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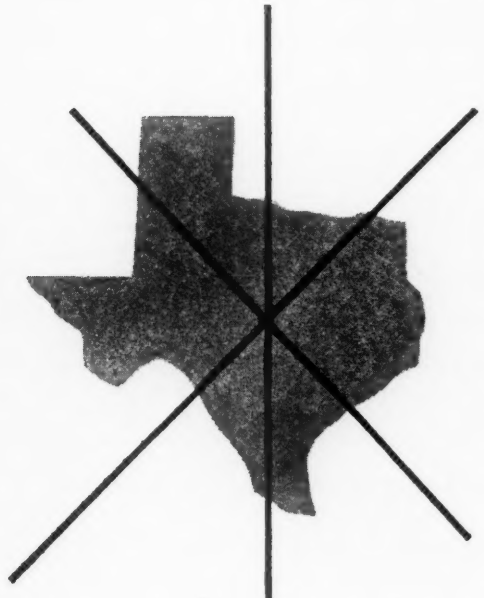

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The Business Situation in Texas

By FRANCIS B. MAY

After rising to an all-time high in August, the seasonally adjusted Index of Texas Business Activity dropped back to a lower level in September. At 234% of the 1947–49 average, the September value of the index was 9% below its August peak of 256%. Allowing for this drop, the index was still 2% above September 1960. The August-to-September decline was accompanied by a drop in most of the other barometers of Texas business. Some of this was undoubtedly due to hurricane Carla and its after-effects.

Examination of the behavior of the Index of Texas Business Activity over the past two business cycles indicates that it is subject to reversals of direction during both the upswing and the downswing. A single reversal of direction is usually not significant. A smooth curve drawn through the data for several months gives a more reliable indication of the general direction of movement. It is obvious that this general direction of movement of the index has been upward during the November 1960 through September 1961, period. There is no reason to anticipate an interruption of this upswing for the next several months.

The seasonally adjusted index of miscellaneous freight carloadings declined 8% in September. At 70% of the 1947–49 average volume of loadings, the index was 8% below September 1960. The railroads have instituted many improvements in order to increase their volume of business. Faster schedules, piggy-back trailer hauling, seatrains and improved suspension of freight cars have all been introduced. It is not clear that the tide has turned in favor of rail hauling. The index has remained below the 1947–49 average since January 1953.

Crude petroleum production rose 1% in September, after seasonal adjustment. At 109.2% of the 1947–49 average the index was 2% above September 1960. The index measures percentage changes in the total amount of crude petroleum produced each month. The fact that it is only 9.2% above the 1947–49 average means that its average annual rate of growth during the 1950–1960 decade has been less than 1%. This is not encouraging.

The Railroad Commission has set allowable production at 8 days again for November. A glance at the following

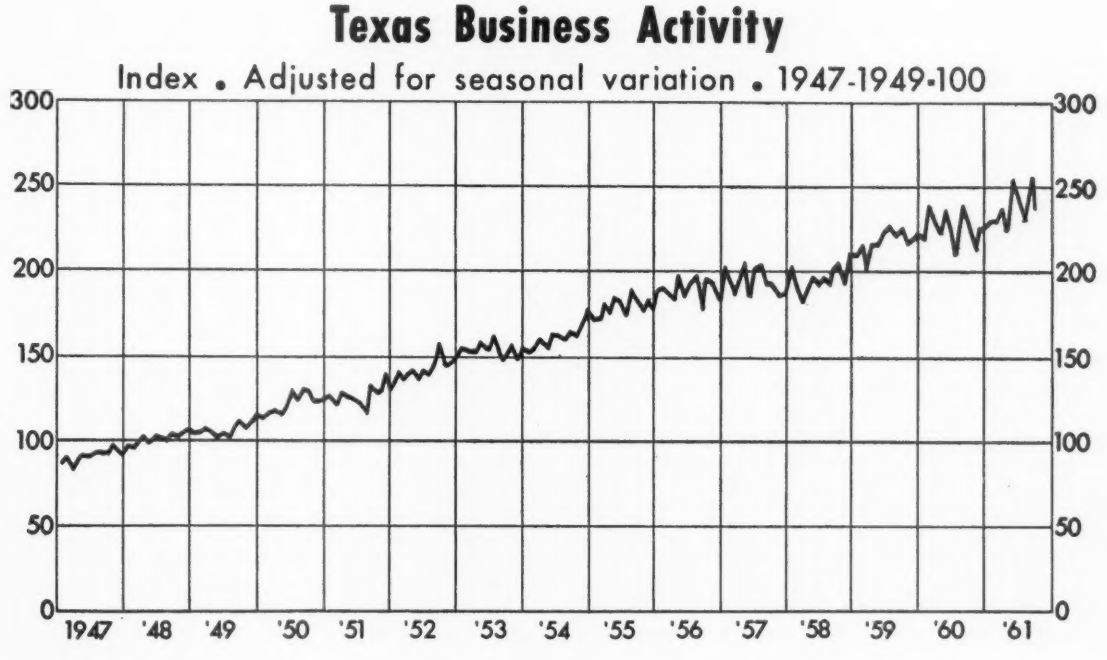


table of allowables for the past several years shows why the index has such a poor growth record. In recent years production has declined.

Number of Producing Days Allowed

	1957	1958	1959	1960	1961
January	16	12	12	10	9
February	15	11	11	10	8
March	18	9	12	10	10
April	16	8	11	9	9
May	16	8	12	8	8
June	15	8	10	8	8
July	13	9	9	8	8
August	13	11	9	8	8
September	13	12	9	8	8
October	12	11	9	8	8
November	12	11	9	8	8
December	12	12	10	9	....
Total	171	122	123	104	.....

November is the seventh consecutive month of eight-day proration this year. There were seven months of eight-day proration in 1960. No preceding year in the table shows anything like it. If the oil producers of the state receive a Christmas present of nine-days production, it will bring the total for the year to 101 days, three less than in 1960 and 70 less than in 1957. The table shows that a one-day increase in the allowable has been ordered for December in each of the last three years. It also shows that there have been eight eight-day months this year, more than in any of the other years. With such a slow payout, the independent operator frequently finds that he can finance his operations only by selling production in order to get money to drill new wells.

As a result of the squeeze on the state's oil industry, it has been necessary to impose new taxes in order to make up for the loss of revenue from the state tax on oil production. Employment in oil and gas production has declined steadily for the past several years. The overall rate of growth of the state's economy has slowed. With foreign supplies of oil remaining high and the domestic rate of consumption growing rather slowly, there is no reason to expect any great improvement during the next several years. Future growth of the state's economy depends on growth in other sectors such as the chemical industry and an increase in size of the manufacturing sector.

Seasonally adjusted crude oil runs to stills dropped 14% in September. At 128% of the 1947–49 average the index was 10% below September 1960. The *Statistical Bulletin* of the American Petroleum Institute shows that average daily crude runs to stills for the U. S. excluding the West Coast, dropped almost 1.2 million barrels during the week of hurricane Carla. By the end of September, runs to stills had increased from the hurricane low of about 6,00,000 barrels a day to 6,869,000. Total operable capacity of Texas Gulf Coast refineries was 2,222,000 barrels a day on October 6. This is 22% of total U. S. refinery capacity of 9,947,000 barrels a day. Total Texas refining capacity was was 2,621,000 barrels a day or 26% of the U. S. total.

Total electric power consumption in September declined only 2% after allowing for seasonal factors. At 452% of the 1947–49 average the index was 3% above September 1960.

Industrial electric power consumption dropped less than total power consumption. At 394% of 1947–49 the industrial power index was down only 1% from August. It was 3% above September 1960. It is apparent that much of the September decline in power production was caused by a drop in residential and commercial consumption, not in industrial consumption.

The Index of Texas Industrial Production compiled by the research division of the Dallas Federal Reserve Bank showed a decline of 4% in September.

Insured unemployment in Texas, as reported by the Bureau of Labor Statistics, was 2.7% of average covered employment in September. This was less than the 3.8% figure for the entire country. Insured umployment in September for neighboring states is shown in the following table:

State	Percentage of Insured Unemployment
Louisiana	5.0
New Mexico	3.6
Oklahoma	4.2
Texas	2.7
United States	3.8

Total nonagricultural employment in September was 2,560.300 according to the Texas Employment Commission. This was a .33% increase over September 1960. Much of this increase was due to an increase in the number of government employees at the state and local level as schools reopened.

As we begin the fourth quarter of 1960, there is every reason to believe that the current business upturn will continue into 1962. Texas has long range problems that must be solved. These problems are not of a cyclical nature and will not affect the course of the current business cycle in a material way.

SELECTED BAROMETERS OF TEXAS BUSINESS
(1947–49 = 100)

Index	Sept 1961	Aug 1961	Sept 1960	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
Texas business activity	234	256	229	— 9	+ 2
Miscellaneous freight carloadings in S.W. district	70	76	76	— 8	— 8
Crude petroleum production	109.2*	108.4r	106.6	+ 1	+ 2
Crude oil runs to stills	128	148	143	— 14	— 10
Total electric power consumption	452*	462r	439r	— 2	+ 3
Industrial power consumption	394*	397r	381r	— 1	+ 3
Bank debits	278	305	273	— 9	+ 2
Ordinary life insurance sales	402	400	431	+ 1	— 7
Total retail sales (1957–59=100)	105*	113r	105r	— 7	**
Durable-goods sales (1957–59=100)	100*	121r	106r	— 1	+ 3
Nondurable-goods sales (1957–59=100)	108*	109r	105r	— 1	+ 3
Urban building permits issued (1957–59=100)	95.9	152.3r	103.2	— 37	— 7
Residential (1957–59=100)	105.2	126.6r	87.7	— 17	+ 20
Nonresidential (1957–58=100)	76.7	198.1	124.2	— 61	— 38
Total industrial production	172	179	174	— 4	— 1

Adjusted for seasonal variation.
* Preliminary.
r Revised.
** Change is less than one-half of one percent.

Residential Building Spurs Record

By CHARLES O. BETTINGER

Total construction activity in Texas, while dampened by Hurricane Carla in September, succeeded in rising to a new nine-month record level. The new record was a 5% gain over the similar 1960 period with value of building authorized in Texas for January-September 1961 estimated at $1,047,625,000.

The brightest segment in the third quarter has been the apparent recovery of the homebuilding industry. Estimated permits of residential one-family permits issued in the third period stood at $169,127,000, a booming 23% above the quarter of last year. The second half recovery predictions made by leading economists at the first of the year seem to have materialized in this segment of the industry. Another spark in the residential construction group is the continued upsurge of apartment construction which has nearly doubled last year's figures in the comparable period.

Nonresidential construction, the segment of the economy which has persistently defied the trend of the general business cycle, slipped slightly in the last three months, especially in the month of September. September went by without a single permit being issued which exceeded $2 million. This illustrates the erratic nature of nonresidential authorizations. Total nonresidential construction for the month of September amounted to only $28,793,000, an amount less than many large projects which have been completed in past few years. Still the nine-month nonresidential total parallels last year's record. With the projects that are currently proposed and on the drawing board, the remainder of the year and 1962 should see extensive increases in this segment of the economy.

Another growth segment, additions, alterations, and repairs, is 13% above the first nine months of 1960. Several major factors emerging in this field of construction promise to establish this category as a major factor in the total construction picture. New provisions of the FHA act allow for much larger loans and a longer payout period which encourage present home modernization and expansion. Rising land costs are another important factor to be considered in the rise of this construction activity. In the short run, repair work on damages received from Hurricane Carla should bolster the last quarter of 1961 to new heights.

Residential Construction

Residential construction activity in Texas might be separated into two major breakdowns: the homebuilding industry and apartment construction. As stated earlier, the construction of apartments in 1961 has boomed throughout the entire nine-month period and reached a climax in the third quarter. This construction has taken place without regard to the rising vacancy rates in these rental units. This is partly due to the type of apartment construction which is being built. Many of the newer units cater to the elite offering numerous services at no added expense. These elaborate units sometimes offer the hotel services given a visiting dignitary, including maid service, janitorial service, car service (free car wash, delivery and pickup), and other services normally considered as being luxurious.

The homebuilding industry has markedly changed direction since the first half of 1961. In the first six months, one-family residential authorizations were 9% below the 1960 first half. This figure was indeed depressing since it continues a decline from that 1960 period in which one-family permits trailed the 1959 first half by 19% As the third quarter 1961 figures illustrate, there has been a complete reversal in this cyclical swing. This three-month surge is rather unusual in that the latter half of the year normally finds permit activity dropping off due to winter and the accompanying work conditions that slow down completions and sales.

Nationwide, predictions for the homebuilding industry vary greatly. The builders and realtors usually are the greatest optimists, for it is they who are most directly concerned. One of the first forecasts by the National Association of Real Estate Boards put estimates of 1961 houses built in the range of 1,250,000 to 1,350,000. As time passed this estimate became more and more realistic with the latest official estimate by the U. S. Department of Commerce set at 1,275,000 units, down 25,000 units from their earlier estimates of 1,300,000. However, the months of August and September exhibited annual rates in excess of the 1.3 million mark. As winter sets in, weather will be the dominant factor especially in the North and Northeast. Unusually severe weather could deter construction activity even in the Southwest, thereby dulling the homebuilding recovery.

Texas, which normally follows U. S. homebuilding movements rather closely, will experience approximately the same percent growth that is expected by the nation's builders. Final 1961 figures for one-family housing authorizations in Texas should remain on the positive side of 1960 with a dollar gain between 2% and 4% from last year, and the number of units authorized with a gain of 1% to 3%. This indicates that the per unit valuation is still climbing from last year. The average per unit valuation in the first nine months of 1961 was $11,821 as compared to $11,637 in 1960, an increase of nearly $200 per unit. Since many building costs did not advance in 1961 and some actually dropped, and since financial costs were edged lower because of slipping interest rates in all areas of the country, this increase in unit valuation indicates that larger units are being built or that more builtins and luxury features are being offered than last year.

Most builders have reduced their individual building costs even further through more efficient methods, products, and techniques. This was made possible in many instances by the use of cost-control accounting systems which enabled them to pinpoint the costs that were reducing efficiency and profit. New products of plastic, cork, wood, and aluminum were found to be less expensive and more durable and attractive. Adhesives served many new home contractors in the place of nails. This is especially true in cabinet work, door work, and tile flooring (plastic composition).

The added cost per unit in 1961 has been partially the

result of the demand, in the current buyers' market, for more and more features found in higher-priced custom-built homes. Recent popular favorites in medium priced housing are central air conditioning, quality carpeting, built-in dishwashers, and many other exclusive features, all of which add to builder's cost.

Average income per family in Texas in 1961 has been on the increase according to private estimates and this will help the market in offsetting these increased new home costs. The lower financing rates on home loans as the money market expands to use surplus funds is another prime factor in reducing long-range costs. The lower financing rate which has declined only slightly in 1961 has been the result of the influx of funds to be lent rather than President Kennedy's lowering of the formal interest rate. The last drop in the formal interest rate resulted in discounts on the home loans under the new program. These discounts had to be paid by the builder and he in turn included this amount in the selling price of the house leaving the buyer in almost the same relative position as before.

One-family dwelling unit permits in the January-September 1961 period as compared with the same period last year are 17% and 12% ahead for Dallas and Houston, respectively. In apartment construction in this same comparison the increases were +123% for Dallas and +211% for Houston. When combined, the residential picture in this area looks quite rosy when compared to the entire state. Other sizeable gains registered by metropolitan areas in the one-family authorization category were: El Paso (+20%), San Angelo (+37%), and Texarkana (+32%).

The multimillion dollar apartment hotels are largely responsible for the increase in building authorizations in 1961. This greatly contrasts the earlier vogue toward suburban apartments. The apartment hotels which are being planned such as the twin-tower, $10-million Turtle Creek Towers and the $6-million Terrace House—both in Dallas—are attempting to attract the city workers, stressing quick access to town. Some of the features to be included in the construction of these apartments are underground garages for tenants, year-round heated swimming pools, tennis courts, a Japanese sunken garden, a private greenhouse for tenants, pet kennels, and a nine-hole putting green. Rent will vary from $150 to $1,000 depending on the unit. Two other similar projects are: Dallas—the $12-million Sanford Center Building, which will also house 45,000 square feet of office space; and, San Antonio—the $9-million Towers apartment. Houston is also spawning new plans for downtown luxury apartments. The four plans mentioned above should account for more than 1,000 units in those two areas alone. With vacancy rates advancing in the Southwest, late 1962 should see intense competition develop between suburban apartments and these downtown units, with the renters benefiting in this struggle through lower rents and more service. Estimates in Houston place the number of new apartment units constructed in the last five years at nearly 14,000. The Houston Mortgage Bankers Association placed the total current investment at $300 million in that city alone. The apartment vacancy rate in Houston was estimated by that group in the first half of 1961 at a very substantial 13.8%. With the apartment units which are currently planned in addition to the existing units, the investment prospects of apartment construction will be dulled as these high vacancy rates began to cut into anticipated profits.

Residential construction for the next six to nine months appears to be strong. Only two possible problems might arise. First, a severe winter could cause a greater seasonal slowdown than usual. And second, the possibility of partial or complete mobilization could sharply reduce the current growing demand. In Texas, many reservists are now reluctant to be tied down to a new home loan which they might have to forfeit in the case of a call to duty. If mobilization does not proceed any further and the international situation does quiet down, even a severe winter will only serve to delay demand until the spring. An increase of 10% to 15% might be expected in the first half of 1962 from the first six months of this year. This is possible only because of the poor showing in this early 1961 period. On the other hand, the second half of 1962 should not be nearly so impressive insofar as percentage gains. The current residential pickup is apparently under way beginning with the second half of this year.

A sustained boom of large magnitude in residential construction over the next five years is virtually impossible due to the basic age characteristics of the population. The 30–40 year-old age group, which is the largest single group of homebuyers, will be declining or constant throughout this period. Any gain greater than 2% to 4% annually would be borrowing on future growth.

ESTIMATED VALUE OF BUILDING AUTHORIZED

Source: Bureau of Business Research in cooperation with the Bureau of the Census, U. S. Department of Commerce

Classification	Sept 1961	Jan-Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Jan-Sept 1961 from Jan-Sept 1960
	(thousands of dollars)			
ALL PERMITS	98,144	1,047,625	— 34	+ 5
New construction	87,481	931,825	— 34	+ 4
Residential (housekeeping)	58,688	535,877	— 20	+ 7
One-family dwellings	51,139	472,102	— 23	**
Multiple-family dwellings	7,549	63,775	+ 5	+ 95
Nonresidential buildings	28,793	395,948	— 51	**
Nonhousekeeping buildings (residential)	1,481	19,020	— 60	+ 77
Amusement buildings	392	7,130	— 59	+ 1
Churches	3,574	27,887	+ 13	— 22
Industrial buildings	1,087	23,175	— 64	— 27
Garages (commercial and private)	2,085	6,517	+358	— 28
Service station	1,167	8,772	— 9	+ 4
Hospitals and institutions	944	42,412	— 90	+ 38
Office-bank buildings	2,027	61,869	— 75	— 14
Works and utilities	1,924	18,781	+151	+ 12
Educational buildings	4,316	70,007	— 44	— 6
Stores and mercantile buildings	7,743	85,017	— 38	+ 9
Other buildings and structures	2,053	25,361	— 76	+ 24
Additions, alterations, and repairs	10,663	115,800	— 38	+ 12

† As defined in 1960 Census.
** Change is less than one-half of one percent.

Nonresidential Construction

Authorizations for nonresidential construction for the first eight months of the year were the backbone for the entire construction industry during the home-building recession. The month of September 1961 dropped sharply

with no single permit totaling more than $2 million. This pulled the 1961 year-to-date total for nonresidential construction through September to a figure just slightly above last year's record. To break last year's total for the entire year, the last quarter of 1961 must be unusually high since the fourth quarter of 1960 was quite impressive. The erratic nature of the large permits makes it rather difficult to forecast accurately another new record for nonresidential construction this year. However, even if the total dollar valuation falls slightly under 1961, construction in this classification has been a cyclical buffer in the general business downswing.

Building authorizations let in the months of June, July, and August for new hotel construction served to push that classification above the entire year of 1961. Additional authorizations in that category in the last quarter could make very impressive percentage and dollar valuation gains. In the first nine-months comparison of this year with last year, the percentage increase is 157%,

Motel construction permits in this same period evidenced a gain of 25% from last year. Hospital construction and homes for the elderly, spurred by the Hill-Burton Act, private investment, and donations, has again set a new record with a 38% gain over last year's outstanding performance. The dollar valuation of permits authorized totaled to more than $42 million at the end of the third quarter this year.

In the stores and mercantile classification, shopping center expansion in suburban areas proved to be enough to offset slower building in some downtown areas. In the year-to-date comparison with last year, this classification advanced 9% making that category the largest dollar valuation group in nonresidential construction at more than $85 million. In this classification, a considerable amount of activity has been found in the construction of the "complete" shopping center. Most successful of these has been the enclosed indoor, air-conditioned shopping mall. These elaborate malls have sprung up in large cities across the state. These malls feature oil painting exhibits, elaborate fountains and tropical vegetation, animals, and birds. The complete shopping approach is found in nearly all such malls with a compliment of large department stores, grocery stores, candy stores, and a host of others in which the buyer can find any article he desires to purchase. The consumer can perform all shopping chores in air-conditioned comfort in the summer and cozy warmth in the winter.

Authorizations for utility buildings and offices are also evidencing a 12% increase from last year's nine-month total. Likewise, service station construction and amusement buildings had similar gains of 4% and 1%, respectively. The office-bank building classification dropped this year because of the extraordinary permit let for the Humble building in Houston last year. Actually, more permits have been authorized in this group than last year with a very respectable total of $61,869,000, enough to caputure second place honors in the nonresidential breakdown. If a permit is let in the last quarter of 1961 for the 50-story First National Bank building of Dallas, this office-bank classification would easily set another new record over last year. Latest estimates place the cost of this proposed piece of construction at $30 million.

The erratic nature of nonresidential construction prevents accurate predictions, however current trends indicate that the short-range possibilities are very favorable. Estimates extending into 1962 are encouraging, especially when consideration is given to the way that nonresidential construction has ridden out the 1960 recession. An upswing in the business cycle is almost always followed by a brisk pickup in heavy construction. Since nonresidential construction has never faltered this year under the duress of the general economic downswing, a booming situation could develop with emphasis on areas of private capital expansion such as commercial and industrial construction categories.

BUILDING AUTHORIZED IN TEXAS

20 SELECTED CITIES

	Residential			Dwelling units (number)			Nonresidential			Total Construction		
	Jan-Sept 1961	Jan-Sept 1960	Percent change	Jan-Sept 1961	Jan-Sept 1960	Percent change	Jan-Sept 1961	Jan-Sept 1960	Percent change	Jan-Sept 1961	Jan-Sept 1960	Percent change
Abilene	$ 7,430,381	$ 9,500,003	— 13	508	638	— 20	$ 4,465,422	$ 5,445,761	— 18	$12,299,186	$14,509,858	— 15
Amarillo	17,320,062	16,595,405	+ 4	1409	1393	+ 1	9,895,208	7,330,023	+ 35	30,093,970	26,615,598	+ 13
Austin	20,979,650	19,361,700	+ 6	1633	1365	+ 20	18,164,171	10,537,301	+ 72	44,146,366	34,632,408	+ 27
Corpus Christi	5,383,313	5,232,114	+ 12	565	452	+ 25	12,578,963	4,540,107	+177	19,303,434	11,635,336	+ 70
Dallas	78,313,166	54,895,425	+ 43	7528	5405	+ 39	52,486,558	31,295,286	+ 68	149,324,473	100,156,378	+ 50
El Paso	25,716,546	21,692,366	+ 19	2328	2040	+ 14	23,489,959	8,010,300	+193	54,123,396	36,117,561	+ 50
Fort Worth	14,056,609	16,346,231	— 14	1483	1758	— 16	21,870,335	14,836,957	+ 47	42,032,910	36,852,435	+ 14
Garland	7,443,791	9,896,285	— 25	793	981	— 15	3,580,990	2,558,582	+ 40	11,250,803	12,770,304	— 12
Houston	39,346,169	69,818,476	+ 27	7763	5335	+ 46	76,952,110	38,050,535	— 44	195,584,168	229,653,230	— 15
Irving	10,179,429	8,978,236	+ 13	982	965	+ 2	3,396,084	2,472,527	+ 37	13,913,663	11,816,473	+ 18
Longview	5,142,000	3,793,000	+ 36	322	238	+ 35	2,070,900	1,740,045	+ 19	7,905,900	6,182,085	+ 28
Lubbock	13,088,345	13,594,273	— 3	1376	1171	+ 18	13,260,885	10,802,248	+ 23	32,329,360	31,043,954	+ 6
Midland	7,755,490	9,586,770	— 19	537	706	— 24	2,030,365	2,843,050	— 29	11,165,037	13,637,945	— 18
Odessa	5,772,722	6,813,325	— 15	423	553	— 24	3,776,963	5,711,836	— 34	9,991,135	13,066,441	— 24
Port Arthur	1,512,831	1,867,378	— 19	168	239	— 30	1,423,888	3,106,169	— 54	4,117,263	5,859,447	— 30
San Antonio	19,611,328	20,393,541	— 4	2437	2585	— 6	15,668,795	20,884,568	— 25	40,938,796	47,221,957	— 13
Tyler	4,923,899	4,608,273	+ 7	315	335	— 6	1,604,316	683,775	+135	7,327,457	5,742,714	+ 28
Waco	3,717,314	4,498,582	— 17	287	367	— 22	6,714,256	7,134,030	— 6	11,758,941	12,800,078	— 8
Wichita Falls	8,928,724	12,181,233	— 27	951	1388	— 31	4,915,057	8,389,000	— 41	15,528,540	22,506,223	— 31

Inorganic Chemicals:

A Texas Survey

By DANIEL A. STULTZ

Reichhold Chemicals, Inc.

The dominant topic of most discussions regarding the Texas chemical industry is petrochemicals. And this should certainly be anticipated, for petrochemicals, from acetylene to xylene, comprise a major portion of the manufacturing economy in the Texas Gulf Coast area. An estimated 600,000 petrochemical compounds have been developed to date, and there are probably that many more still to be discovered. Yet, in the massive chemical complex which extends from the Louisiana border down through Corpus Christi there has emerged another chemical industry of great importance—that of the inorganics. Inorganics are defined as the elements and compounds which do not have carbon as part of the molecule.

From the inorganic chemical industry come those chemicals produced in the greatest quantities in this country. While 1,435 million pounds of polyethylene—one of the chief organic products—were turned out in this country last year, the volume of inorganic sulfuric acid production exceeded 35 trillion pounds. Moreover, as the petrochemical industry produced 1,350 million pounds of ethylene glycol and 1,168 million pounds of rayons and acetates, the volumes of caustic, chlorine, soda ash and ammonia all surpassed 9 trillion pounds. These figures testify to the size and significance of this country's inorganic industry, a growing portion of which is located in Texas.

In many instances production and use of the inorganics are independent of organics; for example—in Texas a major use of soda ash is in the fusion with glass sands to produce glass for containers. In many other cases the end use of inorganics is partially dependent upon its organic cousins; for example—an important use of sulfuric acid and caustic is in the sulfonation process for the production of phenol where both are used in proportionately greater quantities than the organic raw material, benzene.

The Major Inorganics

Caustic soda (sodium hydroxide) is one of the basic workhorses of the chemical industry. Caustic soda is produced by two processes. The older process reacts soda ash with milk of lime and yields sodium hydroxide and calcium carbonate. A newer and more frequently used process uses the electrolytic cell in which the electrolysis of salt (sodium chloride) in water solution yields sodium hydroxide, chlorine, and hydrogen. Caustic soda, like all of the major inorganics, has many diversified uses in industries throughout the state. A short sampling would include such industries as pulp and paper, petroleum refining, breweries, tanneries, metals production, and the manufacture of other chemicals.

The other two inorganic chemicals produced by this electrolytic process, chlorine and hydrogen, are also of basic importance. Chlorine is widely used in the bleach, insecticide, petroleum, and plastics industries, and in water treatment. Hydrogen is used in the production of ammonia and hydrogen chloride and in the hydrogenation of food oils and petroleum fractions.

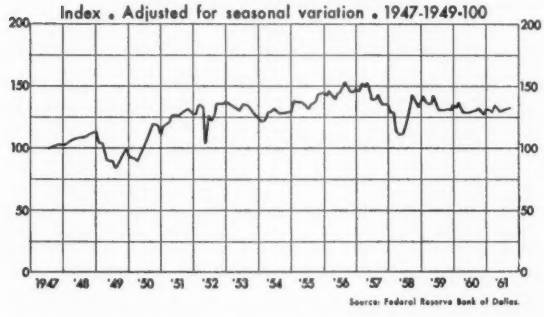
Soda ash (sodium carbonate) is produced almost exclusively by the Solvay process which reacts ammonium bicarbonate with salt. It is used by a variety of Texas industries such as the manufacture of glass, soap, ceramics, explosives, and paper. Another inorganic produced almost exclusively by one process is ammonia, produced by the Haber process or a modification thereof. This is basically a reaction in which nitrogen and hydrogen are reacted over a carrier, at high temperature and pressure. Probably the most common use of ammonia is as the household cleaning product, but by far the greatest single use is in the production of fertilizers such as ammonium phosphate. In general, use of fertilizer in Texas is increasing rapidly because of the widespread depletion of soil minerals caused by rain-leaching.

Sulfuric acid has been the chemical produced in the greatest quantity in the United States since the beginning of our chemical industry. The process most widely used now for the manufacture of sulfuric acid is the "contact" process in which sulfur is burned to sulfur dioxide, further oxidized over a catalyst such as vanadium pentoxide to sulfur trioxide, and finally hydrolized with water to form the acid. The older but less frequently used process, the

"chamber" process, uses iron pyrite (fool's gold) as the source of sulfur. Probably the largest single use of sulfuric acid is in petroleum refining, and one has only to drive east of Houston to Port Arthur and over to Baton Rouge to surmise the very great volume used along the Gulf Coast for just this one purpose. Other major users include iron and steel producers, and other chemical manufacturers (producers of ammonium sulfate, hydrochloric acid and others). Another inorganic chemical of importance, and one which is essential to the production of sulfuric acid, is elemental sulfur. Texas leads the nation in the production of this valuable chemical and element. Sulfur is mined from many sulfur domes found in the Gulf Coast area from Jefferson to Brazoria counties.

There are several other inorganics which are basic to American industry such as hydrochloric acid, nitrogen, calcium carbonate; however, two are of special importance

Texas Industrial Production, Minerals


Index • Adjusted for seasonal variation • 1947-1949-100
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Source: Federal Reserve Bank of Dallas.

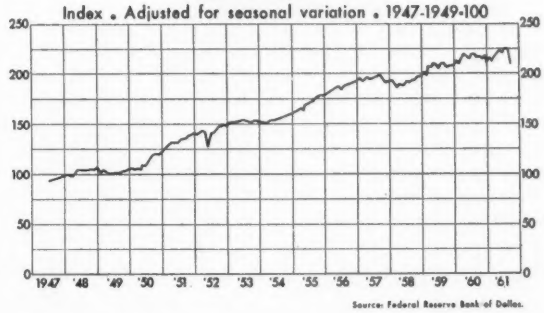
to Texas—lime and carbon black. Texas leads the nation in the production of the latter. Lime, which is calcium oxide, is obtained from both the extensive limestone deposits found throughout the interior of Texas and oyster shell beds all along the coast and in salt-water bays. Carbon black plants are found in many sections of the state—Panhandle, High Plains and Gulf Coast. Carbon black is produced mainly by the incomplete combustion of natural gas or refinery off-gasses and is used principally in rubber compounding.

Inorganic Chemical Production in Texas

The first major inorganic chemical plant constructed in Texas was built by the Southern Alkali Corporation at Corpus Christi in 1934. It is now part of the Chemical Division (formerly Columbia Southern Chemical Corporation) of Pittsburgh Plate Glass Company. This plant originally produced soda ash and caustic soda; an electrolytic chlorine unit was added in 1938 to produce both chlorine and caustic soda. Several factors caused Corpus Christi to be attractive as a plant location site. Salt (or brine) and limestone are basic raw materials in an ammonia-soda plant which was Southern's original unit. Both were available in abundance, at low cost, and of good quality from sources nearby. The brines came from inland underground deposits, and the lime from oyster shells in the Gulf and bays. Fuel and power were available from gas fields close to the city. Adequate transportation was available by both rail and deep-water shipping, and Corpus Christi was conveniently near to developing markets. Finally, the Nueces River provided a good source of fresh water. The plant is an excellent example of how several of the various factors important to plant location—raw materials, power, transportation, market, and water—combine to make a particular area ideal for a factory site.

In 1936, the Champion Paper and Fibre Company built its Pasadena plant along the Houston ship channel. Pulp and paper plants are very large users of both caustic and chlorine. Champion has its own caustic-chlorine plant to satisfy its own internal needs and even markets a portion of its production to some neighboring facilities in the Pasadena area. The other two large-scale pulp and paper manufacturers in Texas do not have their own caustic-chlorine units and must buy externally. These are the Southland Paper plant at Lufkin and the East Texas Pulp and Paper plant (a subsidiary of Time, Inc.) at Evadale, north of Beaumont.

Texas Industrial Production
Total Manufactures



The Dow plant at Freeport was built in 1941 mainly for the production of magnesium. During World War II, hundreds of millions of pounds of magnesium were produced for the war effort. Also in 1941 a caustic-chlorine plant was built to serve the magnesium operations. Dow is the largest producer of sodium hydroxide and chlorine in the Gulf Coast area. Most of its chlorine production, however, is used internally for the production of other chemicals; the caustic is marketed externally which makes Dow the largest caustic marketer in this area. Dow also produces other inorganics at Freeport; these include ammonia, hydrochloric acid, magnesium chlorate, and magnesium oxide.

Freeport is noted for two other inorganics, both coincidentally, coming from the waters of the Gulf of Mexico. The first of these is bromine, produced by Dow, and used in antiknock compounds (ethylene bromide), pharmaceuticals, and some dyes. The other product is water—water for municipal, industrial, and irrigation use. In June President Kennedy officially opened the Department of Interior's new plant to convert salt water to potable water. The city of Freeport has already used water from this installation on an experimental basis and mixed with other water. Residents could not tell the difference. This project holds great and thrilling possibilities for an area like Texas, some sections of which are troubled frequently by drouths.

The only major inorganic chemical plant in Texas not in the coastal area is the Frontier Chemical plant at Denver City, southeast of Lubbock on the southern High Plains. This plant, built in 1947, produces sodium hydroxide and chlorine by the electrolysis of sodium chloride (salt). It is an example of the importance of locating an electrolytic

plant near a power source, for Frontier chose its site miles from the nearest railroad because of the proximity to a power station. At that time rail and water were the only major means of shipping caustic in bulk yet Frontier had sacrificed a rail location and Denver City was several hundred miles inland. So Frontier proceeded to become the first manufacturer to ship caustic in bulk via truck.

Frontier's plant was located in this West Texas area to serve the rapidly expanding oil field and petroleum activities there. The importance of oil to Texas is well known, but what is not so widely known is that the three leading oil producing counties in Texas are in the western sector: Andrews, Ector, and Scurry. Frontier, being the only caustic producer in the area has been able to market quite successfully to the whole Permian Basin and High Plains. Little caustic manufactured on the coast is sold here, and in like manner, Frontier does not attempt to market its caustic along the coast.

Diamond Alkali Company operates two plants in the Houston area which produce inorganics. The Deer Park plant, the larger of the two, produces caustic, chlorine, and hydrogen by the electrolytic process and also hydrochloric acid. A major user of the chlorine produced at this location is Diamond's Chlorinated Products Division plant at Greens Bayou, on the opposite side of the Houston ship channel. This plant uses chlorine in the production of such important insecticides and herbicides as DDT, BHC, and 2, 4-D. The Greens Bayou plant, in addition to these agricultural chemicals (which are organics) also produces sulfuric and hydrochloric acids. Diamond has a third plant in Texas—its oldest here—at Dallas, which produces several silicate chemicals such as sodium metasilicate pentahydrate and silicate of soda.

Sulfur operations are quite extensive along the Texas Gulf Coast. Jefferson Lake Sulfur Company and Texas Gulf Sulfur Company operate three and four plants respectively in this area. Sulfur is also produced by Stauffer, Duval Sulfur, Standard Sulfur, Gulf, Shell, and Sinclair, some of whom extract sulfur from sour gas.

There are many more manufacturers of inorganics—both as direct products and by-products—in the Texas area in addition to those already mentioned. Among these are Union Carbide at Texas City (hydrochloric acid), American Smelting and Refining at Corpus (sulfuric acid), DuPont at LaPorte (sulfuric acid), Jefferson at Port Neches (caustic and chlorine), Shell Chemical at Houston (hydrochloric acid), Rhom and Haas at Pasadena (ammonia), Phillips Chemical Company (ammonia) at Etter near Dumas, and Ethyl Corporation (metallic sodium, chlorine) at Pasadena.

Inorganics and the Future

In general the growth outlook for inorganics in Texas is favorable; however, there are two significant handicaps to the increase of production. For one thing, with the demand for Texas gasoline continuing at a lower level than in previous years, refinery operations remain at a depressed level. This being the case, the outlook for a general expansion of sulfuric acid production does not seem encouraging, because refining operations are the largest single users of sulfuric. This slack may well be taken up in other areas, however. DuPont has just installed a new caprolactam plant at Beaumont. Caprolactam is an intermediate for nylon-6 production. Expansion of other sulfuric-using organic intermediates and end products could combine to make sulfuric's future optimistic instead of uncertain.

Another major inorganic for which the outlook is uncertain is soda ash. The largest single use of soda ash is in glass manufacturing, and glass is receiving increased competition from polyethylene, tin, and paper, in the container markets. Many products formerly packaged in glass are now handled in nonbreakable plastic. A shift from glass will come if bleach makers' present test marketing of new polyethylene packages proves satisfactory. All bleach may soon be packaged in plastic.

With these two exceptions the outlook for increased manufacture of inorganics is quite good for this Texas area and should parallel the continued expansion of petrochemicals. It is quite true that there have been forecasts of a gradual shift in emphasis in petrochemicals from Texas to the northeast, but this seems to be based more on the wishful thinking of writers for national chemical publications than on actual fact. If a shift of petrochemical emphasis were really coming would a company like Monsanto be willing to construct a completely new $100 million plant on Chocolate Bayou, or Reichhold undertake a major multimillion dollar expansion of its Greens Bayou plant, or Nalco plan to invest several million in a plant at Freeport? Would Odessa continue to become an important center for petrochemical production? Jefferson's new caustic-chlorine plant at Port Neches serves to show how continued expansion in petrochemical production increases the demand for key inorganics. Expanded demand for fertilizers, insecticides, and herbicides also contribute to an optimistic outlook for inorganics in Texas.

POSTAL RECEIPTS

City	Aug 19–Sept 15 1961	Percent change: Aug 19–Sept 15 1961 from July 22–Aug 18 1961	Percent change: Aug 19–Sept 15 1961 from Aug 20–Sept 16 1960
Angleton	$ 5,112	+ 11	+ 15
Borger	17,169	+ 7	+ 5
Brownfield	10,364	+ 14	+ 28
Coleman	6,172	+ 12	+ 14
Cuero	4,563	— 26	— 23
Eagle Pass	5,764	+ 5	+ 1
Freeport	9,783	— 35	— 28
Gonzales	4,739	— 43	+ 49
Groves	5,264	+ 15	— 10
Hillsboro	8,774	+ 5	+ 31
Huntsville	9,425	+ 15	+ 19
Hurst	5,335	+ 7	+ 21
Irving	33,936	+ 43	+ 66
Kerrville	9,652	— 18	— 11
La Grange	3,718	— 1	— 15
Lake Jackson	4,019	— 15	— 16
Littlefield	5,361	— 5	— 16
Marlin	6,134	— 3	+ 23
Navasota	5,062	+ 31	— 11
Pecos	12,773	+ 6	+ 16
Pittsburgh	2,956	— 2	+ 2
Port Lavaca	7,612	+ 8	— 4
Richardson	19,796	+ 5	+ 14
Taft	2,215	— 18	— 4
Yoakum	11,044	+ 1	+ 12

** Change is less than one-half of one percent.

Retail Trade:

With A Quarter To Go . . .

By IDA M. LAMBETH

The third quarter of 1961 brought Texas retail trade up to within 1% of the nine-month 1960 volume. Sales in July were 3% below June. In the January–July comparison, 1961 was 3% behind 1960. August brought a surge of consumer spending for back-to-school items and for all items to which a state sales tax would be attached September 1, 1961. August sales were 11% above July. Until August, retail trade in Texas had progressed on a relative par with national sales patterns. The impending state sales tax caused Texas retail trade in August to rise at a greater rate than did national sales. September thus was expected to bring a slower pace to Texas retailers.

Further reductions in sales were brought to the coastal region of the state by a natural disaster—Hurricane Carla. Businesses were closed for the evacuation of residents in some areas; some stores suffered damage to buildings and merchandise and were unable to open for business until damage was repaired and new merchandise arrived. As repairing and rebuilding of homes and businesses and replacing of furnishings and clothing progress, Carla will in turn bring an unusual rise in sales in the stricken areas.

ESTIMATES OF TOTAL RETAIL SALES

Classification	Sept 1961 (millions	Jan-Sept 1961 of dollars)	Percent change: Sept 1961 from Aug 1961	Sept 1961 from Sept 1960	Jan-Sept 1961 from Jan-Sept 1960
TOTAL	915.0	8068.2	— 8	**	—1
Durable goods*	287.3	2748.5	—24	—6	—3
Nondurable goods	627.7	5319.7	+ 1	+3	—1

* Contains automotive stores, furniture stores, and lumber, building materials, and hardware stores.
** Change is less than one-half of one percent.

The outlook for the state and for the nation for the remainder of 1961 is optimistic. There are increasing signs of a buying mood on the part of the consumer. Consumer loans are now rising, especially for the purpose of buying hard goods. Willingness of consumers to take on new debt could strengthen current business, since retail trade has been a lagging factor in the present recovery. Some lending institutions report that they have now reached a year-ago level, for the first time this year in some cases. Christmas buying is expected to reach new levels. Further gains in retail trade are expected in 1962.

Texas retail sales for September 1961 were estimated at $915.0 million, bringing the estimated sales volume for the nine-month period of 1961 to $8,068.2 million. The sales of September 1961 were 7% below August, after adjustment for seasonal variation. Nationally, sales were down less than 1% from August with volume estimated at $18.2 billion, after seasonal adjustment.

Durable goods, including automotive stores, furniture and household appliance stores and lumber, building material and hardware stores, registered a sales drop of 24% from August. August sales were 9% above July. At the end of the first half of 1961 sales of durable goods were 7% below the first half of 1960. At the end of the third quarter of 1961, sales were 3% behind the nine-month 1960 period. The sales of durable goods especially will be affected by the repairing and replacing to be done in the coastal area of the state.

RETAIL SALES TRENDS BY KIND OF BUSINESS

Source: Bureau of Business Research in cooperation with the Bureau of the Census, U. S. Department of Commerce

Kind of business	Number of reporting establishments	Percent change: Normal seasonal* Sept from Aug	Actual: Sept 1961 from Aug 1961	Sept 1961 from Sept 1960	Jan-Sept 1961 from Jan-Sept 1960
DURABLE GOODS					
Automotive stores†	304	— 10	— 22	— 10	— 8
Furniture and Household appliance stores†	158	— 10	— 37	— 12	— 6
Lumber, building material, and hardware stores	255	— 5	— 19	+ 3	+ 2
NONDURABLE GOODS					
Apparel stores	213	+ 11	— 9	— 5	— 3
Drug stores	201	— 1	+ 1	+ 1	— 2
Eating and drinking places	83	— 5	— 8	— 3	— 3
Food stores	301	— 1	+ 10	**	— 1
Gasoline and service stations	130	— 2	+ 13	+ 27	+ 1
General merchandise stores†	198	+ 2	— 11	+ 1	— 2
Other retail stores†	236	+ 4	— 8	— 2	**

* Average seasonal change from preceding month to current month.
**Change is less than one-half of one percent.
† Includes kinds of business other than classification listed.

Automotive sales for the first half of 1961 were 11% behind the first half of 1960. At the end of the third quarter of 1961, sales were 8% behind the nine-month period of 1960. Automotive stores reported September sales 22% below August and 10% below last September. Motor vehicle dealers' inventory was low. Automobile manufacturers shut down earlier than usual this year with the intention of bringing out 1962 models early in September. September sales had thus been expected to exceed the seasonal variation. Strikes of automobile workers, however, pre-

vented the early delivery of new model automobiles to the dealers.

Sales of furniture and household appliance stores, up 23% in August from July, fell 37% in September from August. This was to be expected since consumers who had planned purchases of this kind went ahead and bought in August in order to avoid paying sales tax. Sales for the nine-month period of 1961 trail the like 1960 period by 6%.

CREDIT RATIOS IN DEPARTMENT AND APPAREL STORES

Classification	Number of reporting stores	Ratio of credit sales to net sales*		Ratio of collections to outstandings†	
		Sept 1961	Sept 1960	Sept 1961	Sept 1960
ALL STORES	54	72.1	72.2	33.1	34.1
BY CITIES					
Austin	5	65.9	65.7	40.2	45.2
Cleburne	3	47.4	50.9	44.1	42.8
Dallas	6	82.5	83.1	36.4	37.8
San Antonio	4	75.1	75.3	34.1	34.1
Waco	4	64.0	61.0	36.0	38.5
BY TYPE OF STORE					
Department stores (over $1 million)	16	74.0	73.4	32.4	33.5
Department stores (under $1 million)	16	55.0	57.0	36.4	36.9
Dry goods and apparel stores	4	75.1	77.1	51.4	52.9
Women's specialty shops	10	70.2	72.0	32.3	33.1
Men's clothing stores	8	73.0	73.1	37.4	38.6
BY VOLUME OF NET SALES					
$1,500,000 and over	20	74.0	74.1	32.7	33.9
$500,000 to $1,500,000	13	61.9	61.9	37.9	38.8
$250,000 to $500,000	10	46.0	37.6	35.4	34.8
Less than $250,000	11	51.7	52.8	37.1	36.4

* Credit sales divided by net sales.
† Collections during the month as a percent of accounts unpaid on the first of the month.

Lumber, building material, and hardware stores were 2% ahead of 1960 volume in the nine-month comparison. August sales were 15% above July, reflecting some buying ahead to avoid sales tax. September sales were 19% below August but 3% ahead of last September. New home buying plans show an improvement from a year ago. Rebuilding in the coastal area, and reroofing along Carla's inland path will help boost sales for several months.

Nondurable goods, including apparel, food, drug, general merchandise, eating and drinking places, gasoline and service stations, and other retail stores, registered a sales gain of 1% over August. Sales were 1% below 1960 in the nine-month comparison.

September sales of apparel stores, seasonally expected to rise 11%, actually fell 9% below August. Here again the August buying spree had its effect on September sales. Sales for the nine-month period of 1961 were 3% below the like 1960 period.

General merchandise sales, including country general stores, department stores, variety and dry goods stores, were 2% behind 1960 in the nine-month comparison. September sales volume was 11% below August but 1% above last September.

Drug stores registered a 2% drop in sales volume in the nine-month comparison. September sales were 1% above August and September 1960. If the United States Department of Health, Welfare, and Education proves correct in their prediction of the recurrence of Asian flu this winter, prescription sales will boost the drug stores' sales by a good margin. Drug stores are now more dependent on prescription sales than in past years as more discount houses spring up. These sell nonprescription medicinal needs as well as sundry items which food stores, also, have stocked for some time.

Eating and drinking places registered a 3% drop in the nine-month comparison. September sales were 8% below August and 3% below last September.

Food stores experienced a 1% drop in sales volume in the nine-month period of 1961. September sales were 10% above August and equal to last September.

Gasoline and service stations registered a 1% rise in sales in the nine-month comparison. September sales were 13% above August and 27% above last September. The Houston area contributed to this rise with a rise of 19% over August in Harris County. With the greatest evacuation in history taking place on the Texas coast in September, this is not surprising.

Other retail stores, including florists, nurseries, jewelry stores, liquor stores, and office, store, and school supply dealers, reported sales for the nine-month period of 1961 equal to the first nine months of 1960. September sales were 8% below August and 2% below September of last year. Florists recorded a 4% drop in sales for the nine-month period of 1961. September sales were 3% below August and September of last year. Nursery sales for the nine-month period of 1961 were 5% above the like 1960 period. Sales for September were equal to August and 48% above last September. Jewelry stores registered a 5% drop in sales for the nine-month period. September sales were 17% below August and 7% below last September. Liquor stores' sales for the year-to-date were 4% below last year. September sales volume was 4% above August and 2% above last September. Sales of office, store, and school supply dealers were equal to 1960 in the nine-month comparison. September sales volume was 12% below August but 3% above September of last year.

Of the fifty-four Texas department and apparel stores reporting credit information, the ratio of credit sales to total net sales was 72.1%, down 0.1 point from September 1960. Austin reported credit sales up 0.2 point from last September. Cleburne reported credit sales down 3.5 points. Dallas' credit sales were down 0.6 point. San Antonio reported credit sales down 0.2 point while Waco reported a rise of 3.0 points from September of last year.

The ratio of collections during the month of September to accounts unpaid as of September 1, 1961 was 33.1%, down 1.0 point from last September. Austin's collections ratio was down 5.0 points from last September while Dallas reported collections ratio down 1.4 points. Waco's ratio dropped 2.5 points. San Antonio's collection ratio remained at 34.1% as it was in September 1960. Cleburne reported a rise in the collection ratio of 1.3 points from last September.

Of the seventeen Texas furniture and household appliance stores reporting credit information, the ratio of credit sales to total net sales was 85.6%, down 1.2 points from last September. The ratio of collections during the month of September to accounts unpaid at the first of the month was 13.9%, down 0.5 point from September of last year.

Population Growth in the Small Urban Places of Texas

By JEROME GLYNN, SANFORD LABOVITZ, and CONSTANCE STOUSE

Research Associates, Population Research Center, The University of Texas

This paper reports a study of the relation between certain characteristic of 327 small urban places in Texas and their 1950–60 population growth rates.[1] Texas presents an unusual opportunity for this type of research. It has, in comparison to other states, a very large number of small places, with sharp contrasts among them as to their demographic, ecological, economic, and geographic characteristics. These contrasts are reflected in the great differences in the growth rates of the places over the decade. Some of the small places grew at a rate exceeding that of metropolitan centers, while a large number of the others, experienced a population decline of unprecedented magnitude.

Small Places Versus Metropolitan Centers

The outstanding feature of recent population trends in Texas has been rapid concentration in metropolitan centers.[2] In 1950 the metropolitan counties of Texas contained 55.3% of the state's population.[3] By 1960 it was 63.4%. This change occurred as the state's population increased from 7,711,194 to 9,579,677 or 24.2%. A large proportion of this increase can be credited to the metropolitan areas. Metropolitan inhabitants numbered 4,267,442 in 1950 and 6,072.706 in 1960, a percentage increase of 42.3 over the decade as compared with 1.8 for the non-metropolitan population. This close association between growth and metropolitanism is best revealed by the fact that the metropolitan counties of Texas contained 96.6% of the state's total population growth between 1950 and 1960.

Metropolitan concentration currently dominates the focus of urban research and public interest generally. Just as attention shifted long ago from the rural to the urban population, so has the metropolis come to the forefront. This is understandable, but preoccupation with the metropolis has evidently led to a neglect of research on small urban places.

Small places are by no means insignificant population units. In Texas there were 489 places of 1,000 or more inhabitants outside of Urbanized Areas in 1960, with a total population of 2,371,372.[4] This total represents 31.8% of the urban population[5] and 24.8% of the state's population.

These small places deserve study not only because of their numerical importance but also because they face a most uncertain future. Continued metropolitan concentration obviously jeopardizes their existence. The small places lose residents by out-migration to metropolitan centers, and the loss is stimulated even more by the fact that migration from farms to metropolitan centers drains the population which supports small places.

Certain population trends in Texas clearly reflect the process described above. Between 1950 and 1960 over one-half of the state's 254 counties lost population. The small places in these counties were probably influenced by this loss, since most of them exist by providing services to local county residents.[6] It is not surprising, then, to find that 105 of the 327 small places underwent a population decline between 1950 and 1960.

Current trends indicate that even more small urban places will decline between 1960 and 1970. On the other hand, it is questionable to conclude that all small places will ultimately become extinct. There are at least four ways for small urban places to survive. First, as the population of small places declines, the places will not be able to provide certain services (e.g., medical, banking), but some of the small places with a strategic location may take over the functions lost by their neighbors. For example, suppose that five small places provide banking services for a region. As the very small ones undergo population decline, they may no longer be able to support a bank; but one of the places (perhaps one with a central location) may take over the banking services for the entire region and thereby survive, if not actually grow. Second, some small places provide services for regions so large and so far removed from metropolitan centers that they will doubtless survive as long as the region is occupied. Third, a small place near a metropolitan center may render a service for the center, look to the center as a source of employment, or in some other way become economically integrated with the center

and thereby grow, or at least survive. Fourth, certain small places may, as a consequence of the geographical characteristics of the surrounding territory, be able to specialize in the extraction of certain products that have a nation-wide market (the "oil town") or serve as a recreation center.

The possibilities for the growth of small places are evidently realized in certain cases. Some of the small places in Texas increased their population substantially between 1950 and 1960; 160 of the 327 places in question grew more than 10 percent. Moreover, the number of Urbanized Areas in Texas nearly doubled between 1950 and 1960, increasing from 12 to 22. This indicates that several places which were "small" in 1950 achieved the status of a metropolitan center during the following decade.[7] Thus, some small places thrive, while others do not.

Since virtually every person and every organization in a city is influenced by changes in the population size of the city,[8] there are several important questions concerning the fate of small urban places: Which ones will grow? Which ones will decline? Which ones will become extinct? Which ones are destined to achieve metropolitan status?

These and other similar questions cannot be answered without knowledge of the factors that determine population growth. Very little is known concerning the causes of population growth in urban places, small or large.[9] There have been surprisingly few studies on the subject, and their results have been inconclusive at best.[10] This report does not pretend to have identified the factors which determine the growth of urban places, nor does it provide a completely adequate explanation of differences in the growth rates of small places in Texas. In attempting to determine what appears to be associated with the growth of urban places in Texas, the present research should be viewed as only a step toward explanation.

Metropolitan Integration and Dominance

Foregoing considerations suggest two classes of factors which may influence the growth rate of small places. One of these classes encompasses variables related to the concept of metropolitan integration and the other class relates to the concept of dominance.

Metropolitan integration refers to the degree to which small places are linked economically to metropolitan centers. There are, as indicated earlier, several possibilities for this type of economic linkage: a small place may serve as a place of residence for persons who work in a nearby metropolitan center, it may render services for residents or business organizations in the center, or it may attract activities away from the high land values in the center (e.g., industrial plants, airports, and recreation).[11]

There are various problems in identifying and measuring the different dimensions of metropolitan integration. Nevertheless, one of the propositions pursued in this study can be stated formally: the more a small place is integrated with metropolitan centers, the greater is its population growth rate.

The extent of the service area of a place is basic to the concept. In other words, the greater the number of persons served by a place and the greater the amount and variety of the services the more dominant is the place.

Previous observations suggest that a small place may grow even though it is not closely integrated with a metropolitan center, provided that it is dominant in the local region. This is the basis for a second proposition: the more a small place is dominant, the greater is its population growth rate.

Relationship Between Metropolitan Integration and Dominance

Since both metropolitan integration and dominance are believed to be related to population growth, the relationship between the two concepts warrants consideration. It is unlikely that a small place located near a metropolitan center can achieve a high degree of dominance. If a small place is located near a metropolitan center, the population in the territory surrounding the small place will look to the metropolitan center for some services which would otherwise be rendered by the small place. Considered this way, it might appear that dominance and metropolitan integration are simply two sides of the same coin, that is, a small place which is closely integrated with a metropolitan center is likely to be close to the center and dominated by it as a consequence of this proximity.[12] This is probably true in most cases; however, a very small place, regardless of its distance from a metropolitan center, is not likely to be highly dominant.

The relationship between metropolitan integration and dominance is of central importance in testing the two propositions. There is no evidence that metropolitan integration and dominance are very closely related. Some places may be fairly high or low with regard both to metropolitan integration and to dominance, while others may be high with regard to one but low with regard to the other. Places with a very low degree of metropolitan integration will have fairly high growth rates if they have a high degree of dominance. Conversely, places that have a low degree of dominance will have high growth rates if they are closely integrated with metropolitan centers. Thus, considered separately, neither metropolitan integration nor dominance is expected to have a very close relationship to growth rates. The two must be considered together in the form of a third and more general proposition: the more a small place is dominant and integrated with metropolitan centers, the greater is its population growth rate. Each of the first two propositions will be considered, but the third proposition is paramount.

Variables Considered As Reflecting Metropolitan Integration and Dominance

Metropolitan integration and dominance are not particularly vague concepts, but numerous problems are posed in their research application. If information on the amount and variety of services offered by a place were easily obtainable, there would be no difficulties in gauging the dominance of a place. But this is not the case. The same can be said for metropolitan integration; there is no source of information which shows how much a small place looks to a metropolitan center for economic support.

Faced with inadequate information, the only alternative is to consider characteristics of places that are deemed indicative of metropolitan integration or dominance rather than direct measures of them. Even this approach is confronted with inadequate information, but we can consider some characteristics of small places that are relevant to the two concepts.[13]

If a small place is economically dependent upon a metro-

politan center, the dependence is largely manifested in a flow of goods and/or persons between the place and the center.[14] This observation suggests that location on certain types of transportation routes and distance to metropolitan centers may distinguish places with a high degree of metropolitan integration.[15] Acting on this basis, three hypotheses were considered.

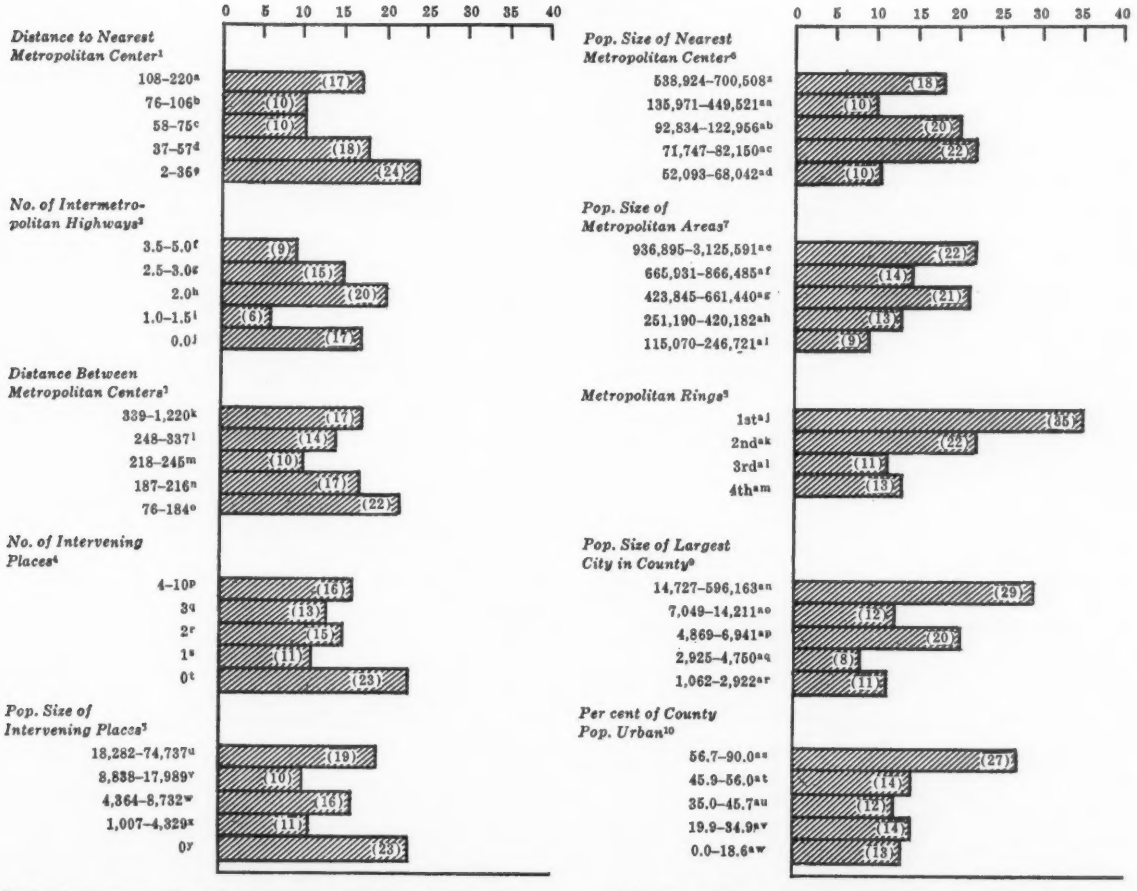
HYPOTHESIS 1: *the shorter the highway distance to the nearest central city of a Standard Metropolitan Area, the greater the growth rate of the place.*

HYPOTHESIS 2: *the more the number of inter-metropolitan highways running into the place, the greater the growth rate of the place.*[16]

HYPOTHESIS 3: *the shorter the distance between the*

CHART 1

AVERAGE PERCENT GROWTH OF POPULATION IN TEXAS PLACES OUTSIDE OF URBANIZED AREAS, 1950–1960, GROUPED ACCORDING TO VARIABLES THAT REFLECT INTEGRATION WITH METROPOLITAN CENTERS, 1950



Explanatory notes: [1]Central city of a Standard Metropolitan Area. [2]Number of highways connecting central cities of Standard Metropolitan Areas which run into the place. [3]Shortest distance between the two central cities of Standard Metropolitan Areas on the inter-metropolitan highway nearest the place. [4]Number of places with a population of 1,000 or more between the place in question and the nearest central city of a Standard Metropolitan Area. [5]Combined population of places described in preceding note. [6]Central city of a Standard Metropolitan Area or the associated Urbanized Area. [7]Combined population size of the two Standard Metropolitan Areas associated with the central cities described in footnote 3. [8]1st ring places—those located in a county which contains all or part of a central city of a Standard Metropolitan Area; 2nd ring places—those located in a county which touches upon a 1st ring county; 3rd ring places—those located in a county which touches upon a 2nd ring county; 4th ring places—those located in a county which touches upon a 3rd ring county. [9]County in which the place in question is located. [10]Per cent of the population of the county in which the place is located who are urban residents.

Number of places in each group: [a]66, [b]64, [c]66, [d]66, [e]65, [f]19, [g]63, [h]126, [i]45, [j]74, [k]66, [l]68, [m]65, [n]65, [o]63, [p]66, [q]46, [r]72, [s]70, [t]73, [u]65, [v]63, [w]62, [x]64, [y]73, [z]82, [aa]70, [ab]73, [ac]43, [ad]59, [ae]68, [af]65, [ag]60, [ah]66, [ai]68, [aj]12, [ak]106, [al]108, [am]101, [an]66, [ao]65, [ap]65, [aq]66, [ar]65, [as]66, [at]64, [au]65, [av]64, [aw]68.

two central cities on the inter-metropolitan route nearest the place, the greater the growth rate of the place.

The influence of proximity to a metropolitan center is, of course, dependent upon several factors. If other small places stand between the place in question and the nearest metropolitan center, these intervening places may shield the place in question from the influence of the metropolitan center. And the larger the intervening places, the more likely they are to shield the small place from metropolitan influence.[17] These observations led to a consideration of two hypotheses.

HYPOTHESIS 4: *the less the number of intervening places, the greater the growth rate of the place.*[18]

HYPOTHESIS 5: *the smaller the combined population of the intervening places, the greater the growth rate of the place.*

Still another factor which conditions the influence of proximity is the size of the metropolitan center itself. Obviously, a metropolitan center of 100,000 inhabitants does not exert as much economic influence over nearby small places as does one of 1,000,000.[19] Two hypotheses were considered in this regard.

HYPOTHESIS 6: *the larger the population of the nearest central city of a Standard Metropolitan Area, the greater the growth rate of the place.*[20]

HYPOTHESIS 7: *the larger the combined population of the two Standard Metropolitan Areas on the inter-metropolitan route nearest the place, the greater the growth rate of the place.*

The final group of characteristics relates to the degree to which the territory surrounding the place in question is metropolitan. If the territory surrounding the place is highly metropolitan, then the place probably has a high degree of metropolitan integration.[21] This assumption is the basis for three hypotheses.

HYPOTHESIS 8: *the less the number of rings of counties between the place in question and the central city of a Standard Metropolitan Area, the greater the growth rate of the place.*[22]

HYPOTHESIS 9: *the larger the population of the largest city in the county in which the place is located, the greater the growth rate of the place.*

HYPOTHESIS 10: *the higher the percent urban in the local county, the greater the growth rate of the place.*[23]

Variables presumed to reflect dominance: just as transportation routes play a role in metropolitan integration, so do they in dominance. For a place to exert dominance over the surrounding territory it must be located on transportation routes that radiate throughout the surrounding territory.[24] This observation provides the basis for two hypotheses.

HYPOTHESIS 11: *the more the number of railroad lines running into a place, the greater the growth rate of the place.*

HYPOTHESIS 12: *the more the number of highways running into a place, the greater the growth rate of the place.*[25]

Two other variables that are presumed to reflect dominance relate to the population size of the place. Generally, the larger a place's population, in absolute numbers and also relative to other places in the surrounding territory, the more dominance the place exerts.[26] Two hypotheses pertain to this aspect of dominance.

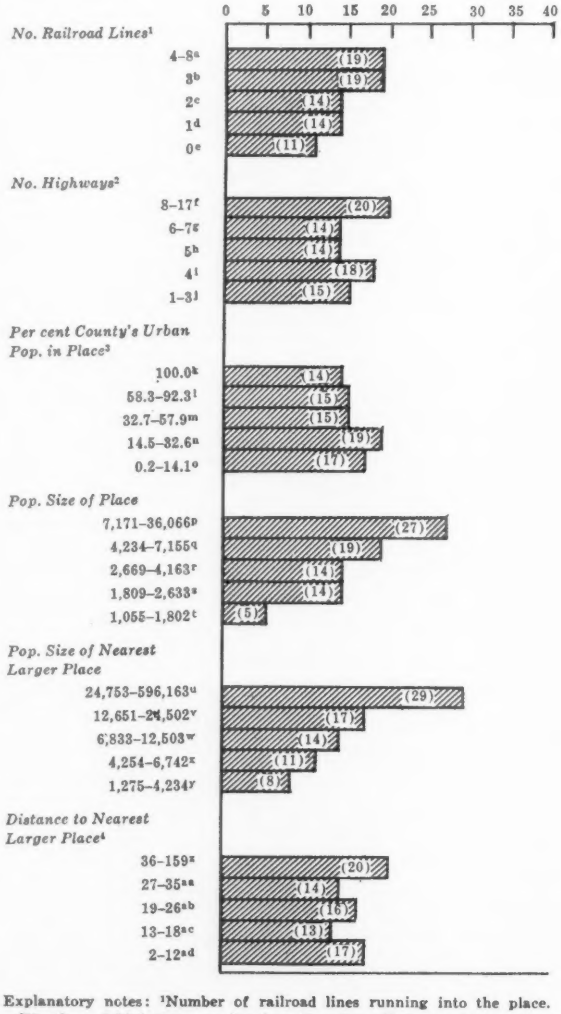
HYPOTHESIS 13: *the higher the percent of the local county's urban population in the place, the greater the growth rate of the place.*[27]

HYPOTHESIS 14: *the larger the population of the place, the greater the growth rate of the place.*

An assessment of dominance on the basis of strictly demographic and ecological variables should encompass more

CHART 2

AVERAGE PERCENT GROWTH OF POPULATION IN TEXAS PLACES OUTSIDE OF URBANIZED AREAS, 1950–1960, GROUPED ACCORDING TO VARIABLES THAT REFLECT DOMINANCE, 1950



Explanatory notes: [1]Number of railroad lines running into the place. [2]Number of highways running into the place. [3]Percent of the urban population in the county in which the place is located who reside in the place. [4]In highway miles.

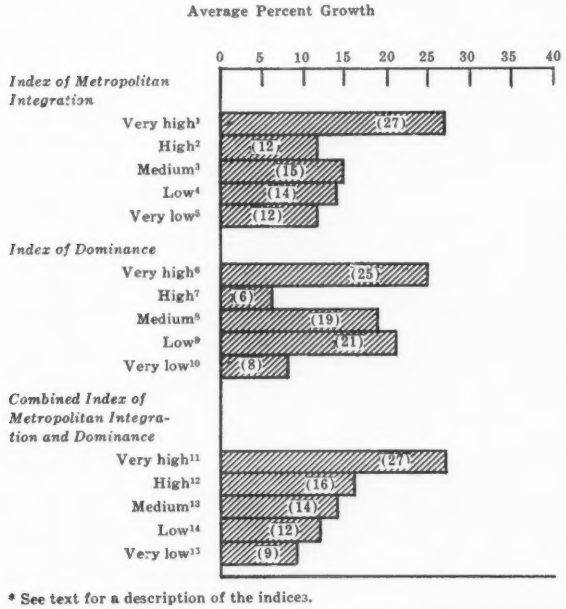
Number of urban places in groups: [a]82, [b]48, [c]155, [d]23, [e]19, [f]44, [g]79, [h]71, [i]61, [j]72, [k]85, [l]61, [m]60, [n]60, [o]61, [p]66, [q]65, [r]65, [s]65, [t]66, [u]66, [v]64, [w]65, [x]65, [y]67, [z]61, [aa]63, [ab]70, [ac]64, [ad]69.

than the characteristics of the place in question. This is so because places in the same local region compete with each other in offering services. One consideration in this respect is the sizes of the competing places. If there is a direct relationship between population size and dominance, then the size of the nearest larger city has some influence on the amount of dominance exerted by the place in question. In general, the greater the size of the nearest larger city, the less the dominance of the place. Distance is also involved. Generally, the greater the distance from the place to the nearest larger city, the more the place is dominant.[28] These observations suggest two hypotheses.

HYPOTHESIS 15: *the greater the size of the nearest larger place, the less the growth rate of the place in question.*[29]

CHART 3

AVERAGE PERCENT GROWTH OF POPULATION IN TEXAS PLACES OUTSIDE OF URBANIZED AREAS, 1950–1960, GROUPED ACCORDING TO VALUES ON INDICES OF METROPOLITAN INTEGRATION AND DOMINANCE, 1950*



* See text for a description of the indices.

Number of places in each group: [1]64, [2]68, [3]65, [4]65, [5]65, [6]66, [7]65, [8]65, [9]65, [10]66, [11]67, [12]65, [13]65, [14]67, [15]63.

HYPOTHESIS 16: *the shorter the highway distance from the place in question to the nearest larger place, the less the growth rate of the place.*

Some Qualifications Concerning the Hypotheses

Before considering the results of the present research, let us examine the reasons for not expecting the hypotheses to be completely supported. For one thing, each hypothesis is stated as though only one variable is associated with growth. This is not the case, as earlier statements have indicated. For example, one of the hypotheses calls for the group of urban places far removed from metropolitan centers to have a lower average growth rate than places near metropolitan centers. But this expectation ignores the possibility that places far removed from the metropolitan center may be highly dominant and, as a consequence, experience high growth rates. Thus, when the variable in question relates to metropolitan integration, the differences in growth rates may not be in line with the related hypothesis, because dominance is not taken into account. The same is true when metropolitan integration is ignored.

Another consideration is that numerous variables enter into both dominance and metropolitan integration, which means that no one variable determines growth. A group of places may have one metropolitan integration characteristic which is associated with high growth rates, yet their other metropolitan integration characteristics may be such as to produce low growth rates. Thus, if the hypothesis calls for the group to have a high average growth rate, we might find that in fact the average rate is low. Still another consideration is that there are two classes of possible causes of population growth: (1) conditions which prevail at the start of the growth period and (2) events during the growth period. The present study considers only conditions that prevailed at the start of the growth period (1950); and, since changes in conditions during the period are not considered, exceptions to the hypotheses are expected on this basis alone.

Finally, there are numerous questions concerning the nature of the growth rates themselves. In most cases the boundaries of the small places are political limits. Changes in the political limits of places through annexations may be purely arbitrary, that is, they may not correspond to the actual expansion of urbanized territory during the period; and this is certainly the case in a consolidation of two or more places into one political unit. Where political limits are expanded in a way that does not correspond with the actual expansion of urbanized territory, the growth rates are to that extent artificial. Annexations may, of course, correspond to the actual expansion of urbanized territory, but there is no feasible way to adjust growth rates to insure that they reflect only actual expansion.

Results of Tests of the Hypotheses

As a first step in testing the hypotheses, the 327 places were divided into five groups on the basis of whether they were high or low with regard to the characteristic in question. The second step was to compute the 1950–60 average percent growth of the places in each of the five groups. The results of the two operations are shown in Charts 1 and 2.

According to HYPOTHESIS 1, small places which are near to a central city of a Standard Metropolitan Area should have the highest average growth rate. Chart 1 shows this to be the case, but beyond 100 miles growth rates apparently increase with distance.[30]

HYPOTHESIS 2 (the more the number of inter-metropolitan highways running into the place, the greater its growth) receives no support whatsoever from the data in Chart 1.

HYPOTHESIS 3 is only partially supported by the data in Chart 1. If the distance between central cities on the inter-metropolitan route is short, the places on or near the route have higher than average growth rates. However, beyond a distance of 245 miles growth rates increase.

Consistent with HYPOTHESIS 4, the average growth rate for the group with no intervening places is over twice as high as the average growth rate of some of the other groups. But the findings are not completely in line with the hypothesis. For example, the group with a large number of intervening places has a high average growth rate. Also note that the number of intervening places may be related to another variable which reflects metropolitan integration. Generally, the greater the number of intervening places, the greater the distance between the place in question and the nearest metropolitan center; and distance doubtless influences the relation between growth rates and the number of intervening places. This is one of several instances of a relationship between two or more of the metropolitan integration variables.[31]

HYPOTHESIS 5 (the larger the combined population of the intervening places, the less the growth of the place in question) receives some support in Chart 1. The pattern is similar to that found for the number of intervening places.

HYPOTHESIS 6 (the larger the nearest metropolitan center, the greater the growth of the place in question) receives no support from the data in Chart 1. Sharp differences do exist in the average growth rates of places grouped according to size of the nearest metropolitan center, but they do not conform to any particular pattern.

According to HYPOTHESIS 7, the greater the combined population size of the Standard Metropolitan Areas on an inter-metropolitan route, the higher are the growth rates of the places located on the route. With one exception the data in Chart 1 support the hypothesis.

HYPOTHESIS 8. Of all of the indicators of metropolitan integration, the location of places relative to rings of counties about the central cities of Standard Metropolitan Areas bear the closest relationship to growth rates. Places located in a central county grew at a very high rate. Note, however, the exception: places located in fourth ring counties have an average growth rate which is slightly higher than that of places in third ring counties.

Consistent with HYPOTHESIS 9, small places in counties containing large cities have a much higher average growth rate than the other groups. But once again the pattern is not entirely consistent with the hypothesis.

HYPOTHESIS 10 leads to the expectation that where a large percent of the country's population are urban residents, the small places in the county will experience high growth rates. This expectation is borne out by the data in Chart 1, but only partially. The percent urban apparently does not influence growth once it drops below 50 percent.

HYPOTHESIS 11 is somewhat in line with the findings reported in Chart 2. Places located at the junction of a large number of railroad lines have an average growth rate nearly twice that of places without railway service. However, in two instances groups of places with a different number of lines have the same average growth rate.

HYPOTHESIS 12. Unlike railway lines, the number of highways entering a place has no apparent relation to population growth. This takes on added significance when considered in light of the results in the case of HYPOTHESIS 11. Even though we live in the age of automobile, it is railroads and not the number of highways which seem to be associated with population growth.

Contrary to HYPOTHESIS 13, a high percent of the county's urban population residing in the place in question is associated with low growth rates. This illustrates what is likely to happen when only one variable is considered. Further investigation has revealed that places which contain a large proportion of the county's urban population tend to be located in non-metropolitan counties, while places that contain only a small proportion of the county's urban population tend to be located in metropolitan counties. Consequently, the inverse relationship between the growth rate and the percentage of the county's urban population in the place may very well be a product of the influence of location relative to metropolitan centers.

Consistent with HYPOTHESIS 14, the larger the population size of places, the higher is their average growth rate. Inspection of this part of Chart 2 will reveal that differences in the rates are almost exactly in line with the hypothesis.

HYPOTHESIS 15 (the greater the population size of the nearest larger place, the less the growth of the place in question) receives no support from the data presented in Chart 2. The results are actually contrary to the hypothesis. However, once again we see the probable influence of the population size of the place. The greater the population size of the place, the greater must be the population size of the nearest larger place. Moreover, in cases where the nearest larger place is a metropolitan center the place in question may grow as a consequence of a higher degree of metropolitan integration.

Contrary to HYPOTHESIS 16, distance to the nearest larger city does not appear to have a close relationship to growth rates. The places located at a great distance from the nearest larger city do have the highest average growth rate, but differences in the average growth rates of the other groups of places are small and do not conform to any pattern.

Combination of Variables

Charts 1 and 2 clearly show that none of the hypotheses are completely in line with observed differences in the growth rates of the small places in Texas. This was anticipated, since both metropolitan integration and dominance influence growth and since numerous variables enter into each.

We are now ready to consider combinations of variables. The first step was to reduce each variable to a mean score.[32] The mean scores corresponding to the nine metropolitan integration characteristics of each place were added, and divided by nine to yield a metropolitan integration index for the place.[33] This index reveals how much the place is above or below the average with regard to all metropolitan integration characteristics considered together. The next step was to divide the 327 places into five groups on the basis of whether they have a high or low metropolitan integration index. As a final step an average growth rate was computed for each of the five groups. The series of steps was then repeated on the dominance variables.[34] The results of the operations are shown in Chart 3.

Data in Chart 3 provide a basis for assessing two propositions: (1) the more a small place is integrated with

metropolitan centers, the greater is its population growth rate; and (2) the more a place is dominant, the greater is its population growth rate. Although there are considerable differences in the average growth rates of places grouped according to the metropolitan index, the differences are not in line with the first proposition. The same may be said for the dominance index and the second proposition. As in the case of the individual hypotheses, the results are much as expected. The index of metropolitan integration would not be expected to vary consistently with average growth rates, because the influence of dominance is ignored. The reverse is true, of course, when dominance is considered and metropolitan integration is ignored.

In line with earlier observations, a consistent difference in the average growth rates would be expected only if dominance and metropolitan integration are considered together. This has been accomplished by adding the mean scores of the variables that enter into the dominance and metropolitan integration indices and dividing by fourteen (the total number of variables considered in the two indices). This over-all index indicates how much a place is above or below the average with regard to metropolitan integration and dominance considered together. It makes possible a test of the third and most general proposition: the more a small place is dominant and integrated with metropolitan centers, the greater is its population growth rate.

The data in Chart 3 provide support for the proposition. There is a consistent direct relation between the average growth rates and the metropolitan integration-dominance index.

While the data in Chart 3 are consistent with the third proposition, they do not demonstrate that there is a close relationship between the metropolitan integration-dominance index and growth for each of the 327 places. On the contrary, the differences in average growth rate suggest only a general tendency in that direction. They do not demonstrate that there are no exceptions to the relationship. There are, in fact, numerous clear-cut exceptions. For example, Killeen, a place with a metropolitan integration-dominance index well *below* average, had a 1950–60 population growth rate *above* that of all other places. Menard is an example of an exception in the other direction. Despite an *above* average metropolitan integration-dominance index, Menard's 1950–60 population growth rate was the *lowest* of the 327 places.

Summary and Conclusions

Several general statements can be made in the way of summarizing the results of the present study. No one variable deemed indicative of either metropolitan integration or dominance has a particularly close relationship to the 1950–60 population growth rate of small urban places in Texas. This remains true when the variables are combined into separate measures of metropolitan integration and dominance. Only when all variables are combined to form an over-all metropolitan integration-dominance index do differences in the growth rates of urban places conform to a particular pattern. In general, the more a place was dominant and the more it was integrated with metropolitan centers in 1950, the higher was its population growth rate between 1950 and 1960. There are numerous exceptions to this relationship, however, and it does not provide a thorough explanation as to why *certain* places had very high or very low growth rates.

Further research on the problem should focus on particular places rather than average growth rates. The incorporation of additional variables and refinements in the measurement of metropolitan integration and dominance could conceivably enable one to predict the growth rate of a particular place with a fair degree of accuracy. But it appears likely that a complete explanation of differences in growth rates must encompass factors in addition to metropolitan integration and dominance. In particular, the role of leadership in communities and the influence of both governmental and corporate decisions should be considered. Finally, no approach to the problem is likely to be successful without adjusting growth rates to eliminate fortuitous expansion of urban boundaries.

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[1] The term "small urban place" is used throughout this paper to refer to places that: (1) were outside of Urbanized Areas in 1960, and (2) had at least 1,000 inhabitants in 1940, 1950, and 1960. Described briefly, an Urbanized Area as delimited by the U. S. Bureau of the Census consists of a city of at least 50,000 inhabitants, or two or more cities in the same vicinity with that combined population, and the surrounding closely settled territory.

[2] Each central city of a Standard Metropolitan Area (S.M.A.) in Texas was treated as a metropolitan center. S.M.A's were identified by the Bureau of the Census in conjunction with the 1950 census. Each S.M.A. consists of a county or a group of counties which contains at least one city of 50,000 inhabitants or more (such places are designated as central cities). Contiguous counties are included if they are essentially metropolitan in character and are socially and economically integrated with the central city. The 1960 equivalents of S.M.A's are called Standard Metropolitan Statisical Areas (S.M.S.A.'s). Counties in S.M.A.'s or S.M.S.A.'s are considered as metropolitan counties.

[3] All population data which entered into the study were drawn from *U. S. Census of Population: 1950*, Vol. II, Part 43; or *U. S. Census of Population: 1960*, PC (1)-45A.

[4] Only 327 of the 489 places are considered in this study; the remaining 162 were excluded because their population size was less than 1,000 in 1940 or 1950.

[5] The urban population in this case is defined as all persons residing in Urbanized Areas and places of 1,000 or more inhabitants outside of Urbanized Areas.

[6] Some small places provide services for a territory which is only part of a county. See John E. Brush and Howard E. Bracey, "Rural Service Centers in Southwestern Wisconsin and Southern England," *Geographical Review*, Vol 45 (October, 1955), pp. 559–569.

[7] The places which reached the status of Urbanized Area between 1950 and 1960 were not included in the study. Unlike the small places under consideration, places which become Urbanized Areas during the decade have already moved into the category of the "large place." Such places will be considered in a later study.

[8] See Victor Roterus, "Effects of Population Growth and Non-Growth on the Well-Being of Cities," *American Sociological Review*, Vol 11 (February, 1946), pp. 90–97; and Philip M. Hauser, "How Declining Urban Growth Affects City Activities," *Public Management*, Vol 22 (December, 1940), pp. 355–358.

[9] There exists a wide spread belief that population growth in urban places is closely associated with "economic opportunities." However, no one has provided an adequate definition of economic opportunities, nor have techniques for the measurement of economic opportunities been perfected. Consequently, although a close association may exist, it remains to be demonstrated.

[10] One of the most recent studies failed to find any characteristic or combination of characteristics to be closely associated with 1940–50 population growth rates in Standard Metropolitan Areas. See Donald J. Bogue and Dorothy L. Harris, *Comparative Population and Urban Research via Multiple Regression and Covariance Analysis* (Oxford, Ohio: Scripps Foundation, 1954). Population growth in the urban places of Texas has been studied before, but none of the studies have set forth a general explanation of differences in growth rates. See, e.g., Alfred G. Dale, "What Suports a City's Growth," *Texas Business Review*, Vol 28 (January, 1954) pp. 11–13.

[11] R. D. McKenzie, *The Metropolitan Community* (New York: McGraw-Hill Book Company, Inc., 1933).

[12] See Donald J. Bogue, "Urbanism in the United States, 1950," *American Journal of Sociology*, Vol 60 (March, 1955), p. 479.

[13] All of the characteristics of small places are for the year 1950. The central question is thus: What conditions at the start of the period influence growth during the period?

[14] See Harlan W. Gilmore, *Transportation and the Growth of Cities* (Glencoe, Illinois: The Free Press, 1953).

[15] Hans Blumenfeld, "On the Growth of Metropolitan Areas," *Social Forces*, Vol 28 (October, 1949) pp. 59–64; McKenzie, *op. cit.*; Walter Isard and Vincent Whitney, "Metropolitan Site Selection," *Social Forces*, Vol 27 (March, 1949), pp. 263–269; Brian J. L. Berry, "The Impact of Expanding Metropolitan Communities Upon the Central Place Hierarchy," *Annals of the Association of American Geographers*, Vol 50 (June, 1960), pp. 112–116; and Donald J. Bogue, *The Structure of the Metropolitan Community* (Ann Arbor: University of Michigan, 1949).

[16] All highways which represent the shortest route between metropolitan centers in Texas, Oklahoma, New Mexico, Colorado, Arkansas, Louisiana, and Mexico were considered as inter-metropolitan routes. In the case of Colorado, Denver rather than Pueblo was treated as the nearest metropolitan center. Alternate routes were considered if they were not more than five % longer than the shortest route. They were assigned a value equal to one-half the shortest route (i.e., 0.5 for an alternate route and 1.0 for the shortest route).

[17] The role of intervening places can best be interpreted in terms of Stouffer's concept of "intervening opportunities." See Samuel A. Stouffer, "Intervening Opportunities: A Theory Relating Mobility and Distance," *American Sociological Review*, Vol 5 (December, 1940) pp. 845–867.

[18] Only places of 1,000 or more inhabitants were considered in the count of intervening places, since unincorporated places below that number are not consistently listed in census reports.

[19] See Colin Clark, "The Economic Functions of a City in Relation to its Size," *Econometrica*, Vol 13 (April, 1945) pp. 97–113; E. T. Hiller, "Extension of Urban Characteristics into Rural Areas," *Rural Sociology*, Vol 6 (September, 1941) pp. 242–257; and Bogue, *The Structure of the Metropolitan Community*.

[20] If an Urbanized Area boundary for the central city was drawn in conjunction with the 1950 census, it was used to determine population size; in the absence of an Urbanized Area, the figure on the population within the political limits of the central city was employed.

[21] McKenzie, *op. cit.*; Vincent Heath Whitney, "Changes in the Rural Non-Farm Population, 1930–1950," *American Sociological Review*, Vol 25 (June, 1960) pp. 363–369; and Bogue, *The Structure of the Metropolitan Community*.

[22] See explanatory note number 8 at the bottom of Chart 1 for a description of county rings.

[23] The urban population in this case is all residents of incorporated and unincorporated places of 2,500 or more and all persons residing in the urban fringe of Urbanized Areas.

[24] See Robert E. Park, "Urbanization as Measured by Newspaper Circulation," *American Journal of Sociology*, Vol 35 (July, 1929 pp. 60–79; Robert Murray Haig, "Toward an Understanding of the Metropolis: II. The Assignment of Activities to Areas in Urban Regions," *Quarterly Journal of Economics*, Vol 40 (May, 1926) pp. 402–434; Charles T. Stewart, Jr., "The Size and Spacing of Cities," *Geographical Review*, Vol 48 (April, 1958) pp. 222–245; Eugene Van Cleef, *Trade Centers and Trade Routes* (New York: D. Appleton-Century Co., 1937); Harold M. Mayer, "Emerging Developments in Intercity Transportation," *Annals of the American Academy of Political and Social Science*, Vol 242 (November, 1945) pp. 53–66; and Gilmore, *op. cit.*

[25] Two or more highways which joined outside of the place were each considered as entering the place, if there were no towns between the junction and the place.

[26] See Edward Ullman, "A Theory of Location for Cities," *American Journal of Sociology*, Vol 46 (May, 1941) pp. 853–864; Clarence Schettler, "Relation of City-Size to Economic Services," *American Sociological Review*, Vol 8 (February, 1943) pp. 60–62; Clark, *op. cit.*; Stewart, *op. cit.*; Hiller, *op. cit.*; and Bogue, *op. cit.*

[27] Urban population in this case is all residents of all places of 1,000 or more, incorporated or unincorporated. The definition differs from that of the Bureau of Census because some of the 327 places under consideration had a population of less than 2,500 in 1950. In the absence of any other type of boundary, the county in which a place is located was treated as "surrounding territory."

[28] Bogue, *The Metropolitan Community*; Ullman, *op. cit.*; and McKenzie, *op. cit.*

[29] The nearest larger place was determined on the basis of highway distance and population size.

[30] Average growth rates do not indicate exactly how closely a particular variable is related to the growth rates of individual places. Within each group of places there may be considerable variation in growth rates about the average. However, if the differences in the average growth rates do not conform to some pattern, then the growth rates of the places, considered individually, do not bear a close relation to the variable in question.

[31] The association between a particular metropolitan integration or dominance variable and growth is probably influenced by the relationship between the variable and all other variables. This possibility should receive special attention in subsequent research, and particularly insofar as inferences are to be drawn concerning causation.

[32] A mean score indicates how much a place is above or below the average of all places with regard to a particular characteristic. It is computed on the basis of the formula: $(X \div M)\ 100$, where X is the value of the characteristic for a place and M is the average of the values of all places. Thus a mean score of 150 indicates that the place in question is 50 percent above the average for all places, while a mean score of 40 indicates that the place is 60 percent below the average.

[33] Rings of counties about metropolitan centers were excluded from the metropolitan integration index because there is such a limited range.

[34] Size of nearest larger place did not enter into the sum of dominance mean scores, because it is closely related to the population size of the place.

Local Business Conditions

As a reader's guide to better utility of retail sales data, an average per cent change from the preceding month has been computed for each month of the year. This percent change is marked with a dagger (†) following that figure. The next percent change represents the actual change from the preceding month. A large variation in the normal seasonal from the actual figure represents an abnormal month. This third percent change is the percent change for the identical period the preceding year showing the change between the two years. Postal receipt information which is marked by an asterisk (*) indicates cash receipts received during the four-week postal accounting period ending September 15, 1961, and the percent changes from the preceding period and the comparable period in the previous year. Annual postal data are for 13 four-week periods falling closest within 1959 and 1960 calendar years. Changes less than one-half of one percent are marked with a double asterisk (**). Houston and Waco retail sales information are reported in cooperation with the University of Houston Center for Research in Business and Economics and Baylor Bureau of Business Research, respectively. End-of-month deposits as reported represent money on deposit in individual demand deposit accounts on the last day of the month. All population figures are final 1960 census data. Figures under Texarkana with the following symbol (§) are for Texarkana, Texas, only.

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
ABILENE (pop. 90,368)			
Retail sales	— 3†	— 7	+ 5
Automotive stores	— 10†	— 16	+ 14
Drug stores	— 1†	+ 19	— 4
General merchandise stores	+ 2†	— 1	+ 3
Lumber, building material, and hardware stores	— 5†	**	— 1
Postal receipts* $	96,908	+ 4	**
Building permits, less federal contracts $	933,952	— 22	— 17
Bank debits (thousands) $	93,298	— 5	— 3
End-of-month deposits (thousands)‡ $	68,609	+ 3	+ 8
Annual rate of deposit turnover	16.6	— 5	— 7
Employment (area)	35,800	— 1	+ 13
Manufacturing employment (area)	3,700	— 5	+ 14
Percent unemployed (area)	6.0	— 5	+ 3
ALICE (pop. 20,861)			
Retail sales			
Lumber, building material, and hardware stores	— 5†	— 20	+ 18
Postal receipts* $	14,479	— 3	— 2
Building permits, less federal contracts $	84,116	— 76	+128
ALPINE (pop. 4,740)			
Postal receipts* $	3,531	— 11	— 6
Building permits, less federal contracts $	4,300	— 64	— 64
Bank debits (thousands) $	3,744	+ 38	+ 45
End-of-month deposit (thousands)‡ $	3,723	+ 5	+ 6
Annual rate of deposit turnover	12.4	+ 32	+ 39
AMARILLO (pop. 137,969)			
Retail sales	— 3†	— 21	— 20
Apparel stores	+ 11†	+ 8	— 9
Eating and drinking places	— 5†	— 13	— 7
Furniture and household appliance stores	— 10†	— 36	— 25
Lumber, building material, and hardware stores	— 5†	— 21	— 29
Postal receipts* $	184,754	+ 6	+ 6
Building permits, less federal contracts $	3,700,425	— 40	+ 98
Bank debits (thousands) $	213,062	— 10	**
End-of-month deposits (thousands)‡ $	119,874	+ 5	+ 4
Annual rate of deposit turnover	21.8	— 10	— 4
Employment (area)	52,300	+ 1	— 3
Manufacturing employment (area)	4,800	**	— 19
Percent unemployed (area)	4.5	— 13	+ 45
ANDREWS (pop. 11,135)			
Postal receipts* $	6,285	— 8	— 13
Building permits, less federal contracts $	115,365	— 12	+ 44
Bank debits (thousands) $	4,983	**	— 11
End-of-month deposits (thousands)‡ $	6,558	— 15	— 4
Annual rate of deposit turnover	8.4	+ 6	.....
ARANSAS PASS (pop. 6,956)			
Postal receipts* $	3,849	— 5	— 12
Building permits, less federal contracts $	700	— 96	— 99
Bank debits (thousands) $	4,865	— 7	— 15
End-of-month deposits (thousands)‡ $	5,003	+ 3	+ 12
Annual rate of deposit turnover	11.9	— 10	— 22
ARLINGTON (pop. 44,775)			
Postal receipts* $	36,710	— 4	— 4
Building permits, less federal contracts $	3,477,396	— 43	+523
Bank debits (thousands) $	32,401	— 4	+ 12
End-of-month deposits (thousands)‡ $	20,720	+ 5	+ 6
Annual rate of deposit turnover	19.2	— 5	.....
Employment (area)	215,200	**	+ 2
Manufacturing employment (area)	50,550	— 2	— 7
Percent unemployed (area)	5.5	— 7	+ 31
ATHENS (7,086)			
Postal receipts* $	7,877	+ 6	+ 40
Bank debits (thousands) $	8,641	+ 3	+ 16
End-of-month deposits (thousands)‡ $	9,345	+ 25	+ 27
Annual rate of deposit turnover	12.3	— 5	**
AUSTIN (pop. 186,545)			
Retail sales	— 3†	— 12	— 1
Apparel stores	+ 11†	+ 10	— 5
Drug stores	— 1†	+ 7	+ 3
Furniture and household appliance stores	— 10†	— 30	— 16
General merchandise stores	+ 2†	— 19	— 2
Lumber, building material, and hardware stores	— 5†	— 21	+ 2
Postal receipts* $	368,736	— 5	+ 7
Building permits, less federal contracts $	3,874,612	— 39	+ 32
Bank debits (thousands) $	223,928	— 15	+ 11
End-of-month deposits (thousands)‡ $	152,966	+ 1	+ 10
Annual rate of deposit turnover	17.6	— 15	+ 5
Employment (area)	79,100	+ 1	+ 5
Manufacturing employment (area)	5,470	**	— 11
Percent unemployed (area)	4.0	— 13	+ 14
BAY CITY (pop. 11,656)			
Retail sales			
Automotive stores	— 10†	— 33	— 14
Drug stores	— 1†	— 7	— 1
Lumber, building material, and hardware stores	— 5†	+ 66	— 10
Postal receipts* $	11,084	+ 3	— 4
Bank debits (thousands) $	15,420	+ 13	— 2
End-of-month deposits (thousands)‡ $	20,965	+ 9	+ 6
Annual rate of deposit turnover	9.2	+ 7	— 11

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
BAYTOWN (pop. 28,159)			
Postal receipts*	$ 18,267	— 23	— 12
Building permits, less federal contracts	$ 331,596	— 48	+ 4
Bank debits (thousands)	$ 20,251	— 9	+ 1
End-of-month deposits (thousands)‡	$ 23,444	+ 5	+ 10
Annual rate of deposit turnover	10.6	— 12	— 9
Employment (area)	514,300	— 1	+ 2
Manufacturing employment (area)	92,900	— 1	— 2
Percent unemployed (area)	4.6	— 2	+ 2
BEAUMONT (pop. 119,175)			
Retail sales	— 3†	— 24	— 10
Apparel stores	+ 11†	— 9	— 5
Automotive stores	— 10†	— 29	— 16
Furniture and household appliance stores	— 10†	— 25	+ 6
Gasoline and service stations	— 2†	— 4	+ 13
General merchandise stores	+ 2†	— 17	**
Lumber, building material, and hardware stores	— 5†	— 26	— 10
Postal receipts*	$ 109,550	— 1	**
Building permits, less federal contracts	$ 869,237	— 25	— 35
Bank debits (thousands)	$ 163,993	— 1	+ 8
End-of-month deposits (thousands)‡	$ 97,483	— 1	+ 1
Annual rate of deposit turnover	20.2	**	+ 6
Employment (area)	108,400	+ 1	+ 1
Manufacturing employment (area)	34,870	+ 1	**
Percent unemployed (area)	7.0	**	+ 25
BEEVILLE (pop. 13,811)			
Retail sales			
Lumber, building material, and hardware stores	— 5†	— 32	— 15
Postal receipts*	$ 9,503	— 10	— 7
Building permits, less federal contracts	$ 54,187	— 56	+ 4
Bank debits (thousands)	$ 9,712	— 4	— 2
End-of-month deposits (thousands)‡	$ 13,104	**	+ 1
Annual rate of deposit turnover	8.9	— 5	— 3
BELLAIRE (pop. 19,872)			
Postal receipts*	$ 29,477	— 7	.....
Building permits, less federal contracts	$ 335,641	+989	+511
Bank debits (thousands)	$ 12,977	— 3	.....
End-of-month deposits (thousands)‡	$ 9,186	+ 9	.....
Annual rate of deposit turnover	17.7	— 7	.....
Employment (area)	514,300	— 1	+ 2
Manufacturing employment (area)	92,900	— 1	— 2
Percent unemployed (area)	4.6	— 2	+ 2
BIG SPRING (pop. 31,230)			
Retail sales			
Drug stores	— 1†	— 2	— 7
Lumber, building material, and hardware stores	— 5†	— 14	— 1
Postal receipts*	$ 28,213	— 1	+ 6
Building permits, less federal contracts	$ 301,318	+ 55	+158
Bank debits (thousands)	$ 38,229	— 1	— 2
End-of-month deposits (thousands)‡	$ 25,665	+ 1	+ 3
Annual rate of deposit turnover	17.9	— 2	— 4
BISHOP (pop. 3,722)			
Postal receipts*	$ 2,581	**	— 4
Building permits, less federal contracts	$ 15,500	— 65	.....
Bank debits (thousands)	$ 2,917	— 11	+ 17
End-of-month deposits (thousands)‡	$ 3,549	+ 8	+ 18
Annual rate of deposit turnover	10.3	— 20	+ 2
BRADY (pop. 5,338)			
Postal receipts*	$ 4,471	+ 7	+ 21
Building permits, less federal contracts	$ 33,705	— 59	— 58
Bank debits (thousands)	$ 5,374	+ 3	+ 24
End-of-month deposits (thousands)‡	$ 7,303	— 1	+ 4
Annual rate of deposit turnover	8.8	+ 2	+ 17

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
BRENHAM (pop. 7,740)			
Postal receipts*	$ 7,571	+ 10	+ 6
Building permits, less federal contracts	$ 38,005	— 68	— 65
Bank debits (thousands)	$ 10,096	+ 19	+ 5
End-of-month deposits (thousands)‡	$ 12,807	+ 9	+ 6
Annual rate of deposit turnover	9.9	+ 15	+ 13
BROWNSVILLE (pop. 48,040)			
Retail sales	— 3†	— 8	+ 2
Automotive stores	— 10†	+ 18	— 12
Lumber, building material, and hardware stores	— 5†	— 44	+ 30
Postal receipts*	$ 23,911	— 9	— 6
Building permits, less federal contracts	$ 573,687	+ 79	+ 18
Bank debits (thousands)	$ 38,094	— 19	— 19
End-of-month deposits (thousands)‡	$ 19,991	— 28	— 6
Annual rate of deposit turnover	19.2	— 22	— 30
BROWNWOOD (pop. 16,974)			
Retail sales			
Apparel stores	+ 11†	— 9	— 6
Furniture and household appliance stores	— 10†	— 27	— 33
Postal receipts*	$ 24,969	+ 16	+ 3
Building permits, less federal contracts	$ 28,650	— 95	— 47
Bank debits (thousands)	$ 14,797	— 8	+ 6
End-of-month deposits (thousands)‡	$ 13,191	+ 1	— 5
Annual rate of deposit turnover	13.5	— 10	+ 2
BRYAN (pop. 27,542)			
Retail sales	— 3†	— 9	— 10
Automotive stores	— 10†	— 32	— 28
Lumber, building material, and hardware stores	— 5†	— 34	— 11
Postal receipts*	$ 19,268	— 31	+ 1
Building permits, less federal contracts	$ 257,600	— 61	+ 1
Bank debits (thousands)	$ 25,486	+ 2	.....
End-of-month deposits (thousands)‡	$ 17,182	+ 7	.....
Annual rate of deposit turnover	18.4	— 1	.....
CALDWELL (pop. 2,204)			
Postal receipts*	$ 2,125	+ 5	+ 13
Bank debits (thousands)	$ 2,436	+ 11	+ 12
End-of-month deposits (thousands)‡	$ 3,905	+ 7	+ 4
Annual rate of deposit turnover	7.7	+ 7	+ 10
CAMERON (pop. 5,640)			
Postal receipts*	$ 5,814	+ 68	+ 14
Building permits, less federal contracts	$ 5,000	— 83	— 99
Bank debits (thousands)	$ 5,158	+ 22	— 14
End-of-month deposits (thousands)‡	$ 5,999	+ 21	+ 3
Annual rate of deposit turnover	11.3	+ 3	— 18
CARROLLTON (pop. 4,242)			
Postal receipts*	$ 3,644	— 1	.....
Building permits, less federal contracts	$ 491,460	+ 47	+156
Bank debits (thousands)	$ 3,759	— 3	+ 12
End-of-month deposits (thousands)‡	$ 2,463	+ 2	+ 9
Annual rate of deposit turnover	18.5	— 1	+ 1
CISCO (pop. 4,499)			
Postal receipts*	$ 3,348	— 18	+ 1
Bank debits (thousands)	$ 3,267	+ 6	**
End-of-month deposits (thousands)‡	$ 3,783	— 2	— 1
Annual rate of deposit turnover	10.3	+ 7	+ 1

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
CHILDRESS (pop. 6,399)			
Postal receipts*	$ 5,265	+ 20	+ 14
Building permits, less federal contracts	$ 80,917	— 5	— 43
Bank debits (thousands)	$ 5,225	— 2	.....
End-of-month deposits (thousands)‡	$ 6,183	+ 10	.....
Annual rate of deposit turnover	10.6	— 3	.....
CLEBURNE (pop. 15,381)			
Postal receipts*	$ 12,641	— 10	+ 6
Building permits, less federal contracts	$ 49,087	— 30	+ 87
Bank debits (thousands)	$ 10,899	+ 11	+ 7
End-of-month deposits (thousands)‡	$ 11,599	+ 1	+ 3
Annual rate of deposit turnover	11.3	+ 9	.....
Employment (area)	447,900	**	+ 2
Manufacturing employment (area)	95,225	**	+ 1
Percent unemployed (area)	4.5	— 10	+ 22
CLUTE CITY (pop. 4,501)			
Postal receipts*	$ 1,574	— 10	— 6
Building permits, less federal contracts	$ 10,800	— 80	— 92
Bank debits (thousands)	$ 1,549	— 4	— 7
End-of-month deposits (thousands)‡	$ 1,429	+ 8	+ 20
Annual rate of deposit turnover	13.5	— 10	— 20
COLLEGE STATION (pop. 11,396)			
Postal receipts*	$ 17,255	+ 13	— 12
Bank debits (thousands)	$ 4,257	+ 19	+ 13
End-of-month deposits (thousands)‡	$ 2,909	+ 11	+ 20
Annual rate of deposit turnover	18.5	+ 11	— 3
COLORADO CITY (pop. 6,457)			
Retail sales			
Lumber, building material, and hardware stores	— 5†	— 13	— 4
Postal receipts*	$ 4,811	— 5	— 12
Bank debits (thousands)	$ 4,798	+ 8	+ 6
End-of-month deposits (thousands)‡	$ 5,291	— 15	— 15
Annual rate of deposit turnover	10.0	+ 19	+ 15
COPPERAS COVE (pop. 4,567)			
Postal receipts*	$ 2,178	+ 24	+ 5
Building permits, less federal contracts	$ 83,650	— 8	+ 17
Bank debits (thousands)	$ 1,292	+ 19	+ 71
End-of-month deposits (thousands)‡	$ 778	— 19	+ 17
Annual rate of deposit turnover	17.9	+ 13	+ 33
CORPUS CHRISTI (pop. 167,690)			
Retail sales	— 3†	— 27	— 20
Apparel stores	+ 11†	— 28	— 7
Automotive stores	— 10†	— 29	— 30
Postal receipts*	$ 148,073	— 4	— 3
Building permits, less federal contracts	$ 952,156	— 87	— 39
Bank debits (thousands)	$ 195,282	— 9	+ 1
End-of-month deposits (thousands)‡	$ 109,029	— 3	+ 4
Annual rate of deposit turnover	21.2	— 10	— 2
Employment (area)	64,000	— 1	— 2
Manufacturing employment (area)	8,660	**	+ 2
Percent unemployed (area)	6.1	— 12	+ 17
CORSICANA (pop. 20,344)			
Postal receipts*	$ 22,074	+ 31	— 4
Building permits, less federal contracts	$ 33,545	— 8	— 63
Bank debits (thousands)	$ 18,174	+ 6	— 2
End-of-month deposits (thousands)‡	$ 19,307	+ 2	+ 4
Annual rate of deposit turnover	11.4	+ 5	— 5
CRYSTAL CITY (pop. 9,101)			
Postal receipts*	$ 2,873	+ 19	— 12
Building permits, less federal contracts	$ 14,500	— 27	— 53
Bank debits (thousands)	$ 2,985	+ 38	+ 10
End-of-month deposits (thousands)‡	$ 2,493	— 1	+ 7
Annual rate of deposit turnover	14.3	+ 39	+ 3

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
DALLAS (pop. 679,684)			
Retail sales	— 1†	— 6	+ 1
Apparel stores	+ 18†	— 6	+ 3
Automotive stores	— 11†	— 19	+ 1
Eating and drinking places	— 5†	— 8	— 3
Florists	+ 1†	+ 9	+ 14
Food stores	+ 4†	+ 9	+ 3
Furniture and household appliance stores	— 9†	— 29	— 6
Jewelry stores	.....	— 19	+ 3
Liquor stores	.....	— 2	— 7
Lumber, building material, and hardware stores	**†	— 22	+ 10
Nurseries	.....	+ 7	+ 98
Office, store, and school supply dealers	+ 4†	— 13	**
Postal receipts*	$ 2,214,207	— 2	+ 1
Building permits, less federal contracts	$ 12,105,458	— 35	+ 25
Bank debits (thousands)	$ 2,865,440	— 6	+ 2
End-of-month deposits (thousands)‡	$ 1,181,674	**	+ 2
Annual rate of deposit turnover	29.0	— 5	— 1
Employment (area)	447,900	**	+ 2
Manufacturing employment (area)	95,225	**	+ 1
Percent unemployed (area)	4.5	— 10	+ 22
DEER PARK (pop. 4,865)			
Postal receipts*	$ 4,704	+ 11	+ 9
Bank debits (thousands)	$ 2,563	— 14	— 4
End-of-months deposits (thousands)‡	$ 1,634	+ 27	— 5
Annual rate of deposit turnover	21.1	— 14	+ 8
Employment (area)	514,300	— 1	+ 2
Manufacturing employment (area)	92,900	— 1	— 2
Percent unemployed (area)	4.6	— 2	+ 2
DONNA (pop. 7,522)			
Postal receipts*	$ 2,853	+ 2	+ 5
Building permits, less federal contracts	$ 59,125	+ 59	+378
Bank debits (thousands)	$ 2,914	— 21	— 1
End-of-month deposits (thousands)‡	$ 2,800	— 24	+ 7
Annual rate of deposit turnover	10.8	— 19	— 25
DEL RIO (pop. 18,612)			
Retail sales	— 3†	— 23	**
Automotive stores	— 10†	— 28	+ 5
Lumber, building material, and hardware stores	— 5†	— 37	— 22
Postal receipts*	$ 10,409	+ 1	— 3
Building permits, less federal contracts	$ 25,524	— 16	— 92
Bank debits (thousands)	$ 9,756	**	+ 7
End-of-month deposits (thousands)‡	$ 13,459	+ 1	+ 15
Annual rate of deposit turnover	8.8	+ 1	— 4
DENISON (pop. 22,748)			
Retail sales			
Drug stores	— 1†	— 4	+ 4
Postal receipts*	$ 17,065	— 9	— 4
Building permits, less federal contracts	$ 320,848	+ 47	+105
Bank debits (thousands)	$ 18,680	+ 16	+ 13
End-of-months deposits (thousands)‡	$ 15,116	— 14	+ 1
Annual rate of deposit turnover	13.7	+ 20	+ 3
DENTON (pop. 26,844)			
Retail sales			
Apparel stores	+ 11†	+ 19	+ 1
Postal receipts*	$ 25,822	— 7	+ 1
Building permits, less federal contracts	$ 358,795	— 88	+ 20
Bank debits (thousands)	$ 20,517	+ 4	+ 14
End-of-month deposits (thousands)‡	$ 20,662	+ 6	+ 6
Annual rate of deposit turnover	12.2	+ 5	.....
Employment (area)	447,900	**	+ 2
Manufacturing employment (area)	95,225	**	+ 1
Percent unemployed (area)	4.5	— 10	+ 22

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
EDINBURG (pop. 18,706)			
Postal receipts*	$ 9,012	+ 1	+ 11
Building permits, less federal contracts	$ 86,540	— 81	— 27
Bank debits (thousands)	$ 12,300	— 29	— 15
End-of-month deposits (thousands)‡	$ 7,938	— 8	— 1
Annual rate of deposit turnover	17.8	— 23	— 14
EDNA (pop. 5,038)			
Retail sales			
Apparel stores	+ 11†	— 10	+ 11
Postal receipts*	$ 3,210	— 42	— 50
Building permits, less federal contracts	$ 37,582	— 35	— 49
Bank debits (thousands)	$ 4,583	+ 6	— 1
End-of-month deposits (thousands)‡	$ 6,251	+ 6	+ 11
Annual rate of deposit turnover	9.1	+ 2	— 8
EL CAMPO (pop. 7,700)			
Postal receipts*	$ 9,174	+ 4	— 5
Bank debits (thousands)	$ 14,625	+ 49	.....
End-of-month deposits (thousands)‡	$ 14,138	+ 12	.....
Annual rate of deposit turnover	13.1	.....	.....
ELECTRA (pop. 4,759)			
Postal receipts*	$ 3,161	— 19	— 15
Building permits, less federal contracts	$ 25,000	.....	.....
Bank debits (thousands)	$ 2,654	+ 11	— 6
End-of-month deposits (thousands)‡	$ 3,236	— 1	+ 13
Annual rate of deposit turnover	9.8	+ 21	— 18
EL PASO (pop. 276,687)			
Retail sales	— 3†	— 2	**
General merchandise stores	+ 2†	+ 1	— 2
Lumber, building material, and hardware stores	— 5†	— 24	— 5
Postal receipts*	$ 277,138	+ 5	+ 10
Building permits, less federal contracts	$ 5,640,069	— 3	+ 19
Bank debits (thousands)	$ 314,188	— 12	— 4
End-of-month deposits (thousands)‡	$ 166,787	**	+ 4
Annual rate of deposit turnover	22.6	— 12	— 6
Employment (area)	92,800	+ 1	+ 2
Manufacturing employment (area)	14,420	+ 3	+ 2
Percent unemployed (area)	4.4	— 6	— 8
ENNIS (pop. 9,347)			
Building permits, less federal contracts	$ 977,480	+255	+1720
Bank debits (thousands)	$ 8,352	+ 26	+ 10
End-of-month deposits (thousands)‡	$ 7,621	+ 4	+ 2
Annual rate of deposit turnover	13.4	+ 19	+ 4
FORT WORTH (pop. 356,268)			
Retail sales	— 1†	— 16	— 6
Apparel stores	+ 1†	— 28	— 5
Automotive stores	— 6†	— 23	— 13
Drug stores	— 2†	— 3	— 4
Eating and drinking places	— 4†	— 2	+ 4
Furniture and household appliance stores	— 21†	— 56	— 24
Gasoline and service stations	— 1†	— 4	+ 4
General merchandise stores	+ 2†	— 20	— 4
Liquor stores	.....	+ 18	+ 16
Lumber, building material, and hardware stores	— 7†	— 25	— 4
Postal receipts*	$ 660,409	— 8	+ 11
Building permits, less federal contracts	$ 4,048,590	+ 44	— 9
Bank debits (thousands)	$ 762,862	— 6	— 1
End-of-month deposits (thousands)‡	$ 385,083	+ 2	+ 5
Annual rate of deposit turnover	24.0	— 6	— 5
Employment (area)	215,200	**	+ 2
Manufacturing employment (area)	50,550	— 2	— 7
Percent unemployed (area)	5.5	— 7	+ 31

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
FORT STOCKTON (pop. 6,373)			
Bank debits (thousands)	$ 5,947	**	.....
End-of-month deposits (thousands)‡	$ 4,890	— 7	.....
Annual rate of deposit turnover	14.0	+ 2	.....
FREDERICKSBURG (pop. 4,629)			
Retail sales	— 3†	— 21	— 4
Drug stores	— 1†	— 3	— 2
Food stores	+ 1†	— 1	+ 1
Postal Receipts*	$ 4,805	— 3	— 3
Building permits, less federal contracts	$ 38,815	— 89	+353
Bank debits (thousands)	$ 7,686	— 9	+ 10
End-of-month deposits (thousands)‡	$ 8,819	+ 1	+ 8
Annual rate of deposit turonver	10.5	— 9	+ 3
GALENA PARK (pop. 10,852)			
Postal receipts*	$ 4,655	— 1	+ 3
Building permits, less federal contracts	$ 38,170	+ 86	— 22
Bank debits (thousands)	$ 3,483	— 15	+ 10
End-of-month deposits (thousands)‡	$ 2,602	— 2	.....
Annual rate of deposit turnover	15.9	— 10	.....
Employment (area)	514,300	— 1	+ 2
Manufacturing employment (area)	92,900	— 1	— 2
Percent unemployed (area)	4.6	— 2	+ 2
GALVESTON (pop. 67,175)			
Retail sales	— 3†	— 21	— 7
Apparel stores	+ 11†	— 37	— 30
Food stores	+ 1†	+ 7	+ 8
Furniture and household appliance stores	— 10†	— 38	— 1
Postal receipts*	$ 61,551	— 24	— 22
Building permits, less federal contracts	$ 245,512	— 36	— 77
Bank debits (thousands)	$ 80,184	— 21	+ 3
End-of-month deposits (thousands)‡	$ 59,149	— 1	**
Annual rate of deposit turnover	16.2	— 20	+ 3
Employment (area)	52,600	**	+ 2
Manufacturing employment (area)	10,630	**	— 2
Percent unemployed (area)	8.7	— 4	+ 36
GATESVILLE (pop. 4,626)			
Postal receipts*	$ 4,040	— 7	+ 32
Bank debits (thousands)	$ 5,009	+ 2	+ 12
End-of-months deposits (thousands)‡	$ 5,536	+ 2	+ 1
Annual rate of deposit turnover	10.9	— 1	+ 10
GARLAND (pop. 38,501)			
Retail sales	— 3†	— 27	— 19
Automotive stores	— 10†	— 29	— 27
Furniture and household appliance stores	— 10†	— 44	+ 3
Postal receipts*	$ 29,191	— 15	+ 14
Building permits, less federal contracts	$ 900,028	— 61	— 14
Bank debits (thousands)	$ 27,056	— 3	+ 17
End-of-month deposits (thousands)‡	$ 14,808	**	— 2
Annual rate of deposit turnover	21.9	+ 2	+ 17
Employment (area)	447,900	**	+ 2
Manufacturing employment (area)	95,225	**	+ 1
Percent unemployed (area)	4.5	— 10	+ 22
GIDDINGS (pop. 2,821)			
Postal receipts*	$ 1,933	— 26	— 40
Bank debits (thousands)	$ 2,676	+ 1	+ 2
End-of-month deposits (thousands)‡	$ 3,789	+ 2	+ 2
Annual rate of deposit turnover	8.5	— 1	**
GILMER (pop. 4,312)			
Retail sales			
Lumber, building material, and hardware stores	— 5†	— 29	**
Postal receipts*	$ 4,874	+ 16	+ 65
Building permits, less federal contacts	$ 11,000	.....	+ 57

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
GLADEWATER (pop. 5,742)			
Postal receipts*	$ 7,930	+ 26	+ 51
Building permits, less federal contracts	$ 2,300	— 89	— 91
Bank debits (thousands)	$ 3,380	**	+ 2
End-of-month deposits (thousands)‡	$ 4,992	+ 29	+ 1
Annual rate of deposit turnover	9.1	**	+ 6
Employment (area)	28,600	+ 1	+ 1
Manufacturing employment (area)	5,640	+ 2	+ 8
Percent unemployed (area)	3.6	— 5	— 23
GOLDTHWAITE (pop. 1,383)			
Postal receipts*	$ 1,927	+ 15	— 25
Bank debits (thousands)	$ 4,168	+ 32	+ 29
End-of-month deposits (thousands)‡	$ 3,728	+ 4	+ 11
Annual rate of deposit turnover	13.7	+ 30	+ 18
GRAHAM (pop. 8,505)			
Postal receipts*	$ 8,576	+ 11	+ 4
Building permits, less federal contracts	$ 50,388	— 38	— 11
Bank debits (thousands)	$ 9,053	+ 2	+ 2
End-of-month deposits (thousands)‡	$ 10,282	**	+ 2
Annual rate of deposit turnover	10.6	+ 1	+ 2
GRANBURY (pop. 2,227)			
Postal receipts*	$ 2,250	— 40	+ 16
Bank debits (thousands)	$ 1,248	— 3	.....
End-of-month deposits (thousands)‡	$ 2,002	+ 12	.....
Annual rate of deposit turnover	7.9	— 7	.....
GRAND PRAIRIE (pop. 30,386)			
Postal receipts*	$ 19,935	— 8	+ 12
Building permits, less federal contracts	$ 319,941	— 68	+ 98
Bank debits (thousands)	$ 16,104	— 6	+ 12
End-of-month deposits (thousands)‡	$ 10,276	+ 5	+ 19
Annual rate of deposit turnover	19.2	— 8	— 4
Employment (area)	447,900	**	+ 2
Manufacturing employment (area)	95,225	**	+ 1
Percent unemployed (area)	4.5	— 10	+ 22
GRAPEVINE (pop. 2,821)			
Postal receipts*	$ 3,009	+ 2	— 11
Building permits, less federal contracts	$ 8,200	— 70	— 32
Bank debits (thousands)	$ 2,227	— 11	— 5
End-of-month deposits (thousands)‡	$ 2,614	— 4	+ 3
Annual rate of deposit turnover	10.0	— 8	— 8
GREENVILLE (pop. 19,087)			
Retail sales	— 3†	— 10	— 9
Apparel stores	+ 11†	+ 34	+ 14
Automotive stores	— 10†	— 14	— 9
Drug stores	— 1†	+ 17	+ 17
Lumber, building material, and hardware stores	— 5†	— 29	— 31
Postal receipts*	$ 22,322	+ 8	+ 21
Building permits, less federal contracts	$ 132,730	+ 7	+ 9
Bank debits (thousands)	$ 15,957	+ 9	— 16
End-of-month deposits (thousands)‡	$ 16,462	+ 6	+ 3
Annual rate of deposit turnover	11.9	+ 5	— 21
HALE CENTER (pop. 2,196)			
Postal receipts*	$ 3,323	+ 92	+ 73
Building permits, less federal contracts	$ 10,000	— 82	+300
Bank debits (thousands)	$ 2,681	+ 9	+ 13
End-of-month deposits (thousands)‡	$ 3,405	— 4	+ 9
Annual rate of deposit turnover	9.2	+ 14	+ 7
HARLINGEN (pop. 41,207)			
Retail sales	— 3†	— 23	— 14
Automotive stores	— 10†	— 15	— 21
Postal receipts*	$ 29,615	— 16	— 10
Building permits, less federal contracts	$ 147,450	— 49	— 47
Bank debits (thousands)	$ 45,480	— 41	— 23
End-of-month deposits (thousands)‡	$ 28,279	— 10	+ 1
Annual rate of deposit turnover	18.2	— 38	— 21

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
HEMPSTEAD (pop. 1,505)			
Postal receipts*	$ 4,002	— 1	+ 63
Bank debits (thousands)	$ 1,110	— 8	+ 9
End-of-month deposits (thousands)‡	$ 1,798	— 1	— 8
Annual rate of deposit turnover	7.4	— 7	+ 17
HENDERSON (pop. 9,666)			
Retail sales	— 3†	— 11	— 7
Apparel stores	+ 11†	— 17	— 2
Automotive stores	— 10†	+ 2	+ 2
Postal receipts*	$ 9,190	— 5	— 1
Building permits, less federal contracts	$ 44,950	— 56	+ 18
Bank debits (thousands)	$ 6,773	**	— 3
End-of-month deposits (thousands)‡	$ 15,305	**	— 1
Annual rate of deposit turnover	5.3	— 2	— 2
HEREFORD (pop. 7,652)			
Postal receipts*	$ 8,790	— 4	+ 3
Building permits, less federal contracts	$ 71,900	— 48	— 55
Bank debits (thousands)	$ 12,772	— 14	— 10
End-of-month deposits (thousands)‡	$ 11,078	— 9	+ 2
Annual rate of deposit turnover	13.2	— 7	— 18
HOUSTON (pop. 938,219)			
Retail sales	— 4†	— 8	— 1
Apparel stores	+ 4†	— 19	— 21
Automotive stores	— 13†	— 22	— 7
Drug stores	+ 3†	+ 6	+ 8
Eating and drinking places	— 1†	— 8	— 2
Food stores	+ 1†	+ 5	+ 4
Furniture and household appliance stores	— 2†	— 24	— 23
Gasoline and service stations	— 1†	+ 19	+ 38
General merchandise stores	— 3†	— 9	**
Lumber, building material, and hardware stores	— 7†	— 14	+ 20
Other retail stores	+ 2†	— 16	— 26
Postal receipts*	$ 1,396,000	— 10	— 6
Building permits, less federal contracts	$15,959,337	— 31	— 51
Bank debits (thousands)	$ 2,605,827	— 10	+ 2
End-of-month deposits (thousands)‡	$ 1,340,468	+ 2	+ 5
Annual rate of deposit turnover	23.5	— 11	— 4
Employment (area)	514,300	— 1	+ 2
Manufacturing employment (area)	92,900	— 1	— 2
Percent unemployed (area)	4.6	— 2	+ 2
HUMBLE (pop. 1,711)			
Building permits, less federal contracts	$ 5,000	.....	— 59
Bank debits (thousands)	$ 2,069	**	+ 4
End-of-month deposits (thousands)‡	$ 2,433	— 1	— 17
Annual rate of deposit turnover	10.2	**	+ 23
IOWA PARK (pop. 3,295)			
Building permits, less federal contracts	$ 180,350	— 15	+ 51
Bank debits (thousands)	$ 2,975	+ 4	+ 16
End-of-month deposits (thousands)‡	$ 3,690	+ 2	+ 14
Annual rate of deposit turnover	9.8	+ 4	+ 3
JACKSONVILLE (pop. 9,590)			
Postal receipts*	$ 15,264	— 27	— 9
Building permits, less federal contracts	$ 48,000	— 51	+ 58
Bank debits (thousands)	$ 11,154	+ 7	+ 11
End-of-month deposits (thousands)‡	$ 9,053	— 4	+ 7
Annual rate of deposit turnover	14.7	+ 7	**
JASPER (pop. 4,889)			
Retail sales	— 3†	— 15	— 10
Automotive stores	— 10†	— 20	— 17
Postal receipts*	$ 6,402	— 10	— 6
Building permits, less federal contracts	$ 47,723	— 22	.....
Bank debits (thousands)	$ 9,084	+ 12	+ 25
End-of-month deposits (thousands)‡	$ 8,627	+ 1	— 5
Annual rate of deposit turnover	12.7	+ 11	+ 28

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
JUSTIN (pop. 622)			
Postal receipts* ..... $	582	+ 28	+ 5
Bank debits (thousands) ..... $	1,144	— 12	— 15
End-of-month deposits (thousands)‡ .. $	742	+ 2	+ 9
Annual rate of deposit turnover	18.7	.....	— 17
KATY (pop. 1,569)			
Building permits, less federal contracts $	10,000	+ 11	+150
Bank debits (thousands) ..... $	1,373	— 3	+ 2
End-of-month deposits (thousands)‡ .. $	1,581	+ 10	+ 4
Annual rate of deposit turnover	11.3	+ 2	+ 6
KENEDY (pop. 4,301)			
Retail sales			
Lumber, building material, and hardware stores	— 5†	+ 35	— 9
Postal receipts* ..... $	3,743	+ 4	— 8
Building permits, less federal contracts $	500	— 98	.....
KERMIT (pop. 10,465)			
Retail sales			
Automotive stores	— 10†	— 11	— 30
Postal receipts* ..... $	6,441	— 4	— 14
Building permits, less federal contracts $	141,500	— 38	+124
KILGORE (pop. 10,092)			
Postal receipts* ..... $	11,930	— 9	+ 7
Building permits, less federal coutracts $	138,700	— 17	+214
Bank debits (thousands) ..... $	12,647	+ 4	— 9
End-of-month deposits (thousands)‡ .. $	14,991	+ 10	+ 7
Annual rate of deposit turnover	10.6	— 2	— 10
Employment (area)	28,600	+ 1	+ 1
Manufacturing employment (area) ..	5,640	+ 2	+ 8
Percent unemployed (area)	3.6	— 5	— 28
KILLEEN (pop. 23,377)			
Postal receipts* ..... $	21,403	— 10	— 9
Building permits, less federal contracts $	410,284	+ 72	+ 59
Bank debits (thousands) ..... $	10,034	— 11	+ 8
End-of-month deposits (thousands)‡ .. $	7,903	— 3	— 9
Annual rate of deposit turnover	15.0	— 10	+ 8
KINGSVILLE (pop. 25,297)			
Postal receipts* ..... $	17,332	+ 49	— 1
Building permits, less federal contracts $	69,912	+ 14	— 31
Bank debits (thousands) ..... $	10,259	— 12	— 2
End-of-month deposits (thousands)‡ .. $	12,566	+ 2	+ 6
Annual rate of deposit turnover	9.9	— 13	— 10
KIRBYVILLE (pop. 1,660)			
Postal receipts* ..... $	3,205	+ 4	+ 2
Bank debits (thousands) ..... $	2,025	— 10	.....
End-of-month deposits (thousands)‡ .. $	2,295	**	.....
Annual rate of deposit turnover	10.6	.....	.....
LA FERIA (pop. 3,047)			
Postal receipts* ..... $	1,900	+ 13	+ 1
Building permits, less federal contracts $	5,000	+ 2	+4900
Bank debits (thousands) ..... $	1,918	— 37	— 17
End-of-month deposits (thousands)‡ .. $	1,640	— 8	+ 3
Annual rate of deposit turnover	13.5	— 39	— 18
LA MARQUE (pop. 13,969)			
Postal receipts* ..... $	5,355	— 32	— 24
Building permits, less federal contracts $	59,888	— 47	+1069
Bank debits (thousands) ..... $	6,256	— 12	— 2
End-of-month deposits (thousands)‡ .. $	5,483	— 2	— 4
Annual rate of deposit turnover	13.5	— 8	— 4
Employment (area)	52,600	**	+ 2
Manufacturing employment (area) ..	10,650	**	— 2
Percent unemployed (area)	3.7	— 4	+ 36

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
LAMESA (pop. 12,438)			
Retail sales	— 3†	+ 12	+ 8
Automotive stores	— 10†	— 4	+ 10
Drug stores	— 1†	+ 15	+ 10
Lumber, building material, and hardware stores	— 5†	+ 23	+ 14
Postal receipts* ..... $	13,844	+ 14	— 2
Building permits, less federal contracts $	137,350	— 77	+ 27
Bank debits (thousands) ..... $	18,661	+ 49	+ 30
End-of-month deposits (thousands)‡ .. $	15,698	+ 21	+ 17
Annual rate of deposit turnover	15.6	+ 36	+ 7
LAMPASAS (pop. 5,061)			
Postal receipts* ..... $	3,743	— 33	— 8
Building permits, less federal contracts $	28,250	+ 66	— 32
Bank debits (thousands) ..... $	7,284	+ 3	+ 19
End-of-month deposits (thousands)‡ $	6,440	— 6	+ 1
Annual rate of deposit turnover	13.2	+ 5	+ 15
LAREDO (pop. 60,678)			
Postal receipts* ..... $	29,739	— 2	+ 4
Building permits, less federal contracts $	109,890	— 58	+ 10
Bank debits (thousands) ..... $	26,993	+ 2	**
End-of-month deposits (thoousands)‡ $	21,591	— 1	+ 2
Annual rate of deposit turnover	15.0	+ 3	— 1
LEVELLAND (pop. 10,153)			
Postal receipts* ..... $	6,264	— 16	— 12
Building permits, less federal contracts $	267,082	+ 7	+ 55
Bank debits (thousands) ..... $	9,026	— 8	.....
End-of-month deposits (thousands)‡ $	8,532	**	.....
Annual rate of deposit turnover	12.7	— 4	.....
LLANO (pop. 2,656)			
Postal receipts * ..... $	2,134	— 5	+ 7
Bank debits (thousands) ..... $	4,347	**	+ 3
End-of-month deposits (thousands)‡ $	4,062	— 3	— 3
Annual rate of deposit turnover	12.6	**	+ 11
LOCKHART (pop. 6,084)			
Retail sales			
Apparel stores	+ 11†	— 11	— 14
Automotive stores	— 10†	— 64	— 38
Postal receipts* ..... $	3,588	+ 5	+ 10
Building permits, less federal contracts $	5,000	— 76	— 70
Bank debits (thousands) ..... $	5,237	+ 6	**
End-of-month deposits (thousands)‡ .. $	5,780	+ 12	+ 14
Annual rate of deposit turnover	11.5	+ 2	— 9
LONGVIEW (pop. 40,050)			
Postal receipts* ..... $	46,226	+ 8	+ 19
Building permits, less federal contracts $	619,000	— 69	+ 61
Bank debits (thousands) ..... $	45,215	+ 1	+ 6
End-of-month deposits (thousands)‡ .. $	35,046	— 5	+ 5
Annual rate of deposit turnover	15.1	+ 2	— 1
Employment (area)	28,600	+ 1	+ 1
Manufacturing employment (area) ..	5,640	+ 2	+ 8
Percent unemployed (area)	3.6	— 5	— 28
LOWER RIO GRANDE VALLEY (pop. 352,086) (Cameron, Willacy, and Hidalgo Counties)			
Retail sales	— 3†	— 19	— 9
Apparel stores	+ 11†	— 10	— 3
Automotive stores	— 10†	— 14	— 19
Drug stores	— 1†	— 10	— 1
Furniture and household appliance stores	— 10†	— 28	— 20
General merchandise stores	+ 2†	— 31	— 4
Lumber, building material, and hardware stores	— 5†	— 47	+ 18
Postal receipts*	.....	— 13	— 1
Building permits, less federal contracts	.....	— 36	— 21
Bank debits (thousands)	.....	— 23	— 16
End-of-month deposits (thousands)‡ ..	.....	— 12	+ 4
Annual rate of deposit turnover	15.7	— 25	— 20

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
LOS FRESNOS (pop. 1,289)			
Postal receipts*	$ 635	— 21	— 9
Building permits, less federal contracts	$ 9,100	— 10	+ 88
Bank debits (thousands)	$ 2,634	— 38	— 15
End-of-month deposits (thousands)‡	$ 1,669	— 14	+ 11
Annual rate of deposit turnover	13.5	— 39	— 24
LUBBOCK (pop. 128,691)			
Retail sales			
Automotive stores	— 16†	+ 17	+ 17
Postal receipts*	$ 153,219	**	+ 7
Building permits, less federal contracts	$ 3,234,013	— 11	+ 45
Bank debits (thousands)	$ 177,700	+ 2	— 3
End-of-month deposits (thousands)‡	$ 109,181	**	**
Annual rate of deposit turnover	19.6	+ 3	— 4
Employment (area)	51,100	+ 3	— 5
Manufacturing employment (area)	5,230	— 1	— 4
Percent unemployed (area)	4.5	— 15	+ 18
LUFKIN (pop. 17,641)			
Postal receipts*	$ 19,667	— 4	+ 10
Building permits, less federal contracts	$ 128,250	— 48	+ 18
Bank debits (thousands)	$ 25,989	+ 7	+ 8
End-of-month deposits (thousands)‡	$ 25,568	+ 2	+ 2
Annual rate of deposit turnover	12.3	+ 2	+ 4
McALLEN (pop. 32,728)			
Retail sales	— 3†	— 17	— 8
Automotive stores	— 10†	— 10	— 10
Postal receipts*	$ 25,934	+ 1	+ 17
Building permits, less federal contracts	$ 161,025	— 19	— 23
Bank debits (thousands)	$ 25,591	— 5	**
End-of-month deposits (thousands)‡	$ 22,740	+ 3	+ 22
Annual rate of deposit turnover	14.0	— 10	— 14
McCAMEY (pop. 3,375)			
Postal receipts*	$ 2,450	— 10	+ 11
Bank debits (thousands)	$ 1,664	— 17	— 10
End-of-month deposits (thousands)‡	$ 2,442	+ 33	+ 18
Annual rate of deposit turnover	9.3	— 24	— 17
McGREGOR (pop. 4,642)			
Building permits, less federal contracts	$ 1,534	— 84	+ 31
Bank debits (thousands)	$ 2,925	+ 9	+ 2
End-of-month deposits (thousands)‡	$ 4,343	**	— 1
Annual rate of deposit turnover	7.3	+ 6	+ 3
MARSHALL (pop. 23,846)			
Retail sales	— 3†	— 15	— 2
Apparel stores	+ 11†	— 1	+ 9
General merchandise stores	+ 2†	— 16	**
Postal receipts*	$ 21,105	— 7	+ 17
Building permits, less federal contracts	$ 302,762	+ 50	+312
Bank debits (thousands)	$ 16,529	+ 5	**
End-of-month deposits (thousands)‡	$ 19,698	+ 2	+ 3
Annual rate of deposit turnover	10.2	+ 10	— 3
MERCEDES (pop. 10,943)			
Postal receipts*	$ 4,503	— 3	+ 10
Building permits, less federal contracts	$ 13,179	— 95	+111
Bank debits (thousands)	$ 6,542	— 27	— 12
End-of-month deposits (thousands)‡	$ 4,363	— 15	+ 7
Annual rate of deposit turnover	16.5	— 27	— 23
MESQUITE (pop. 27,526)			
Postal receipts*	$ 12,519	+ 18	+ 40
Building permits, less federal contracts	$ 1,717,770	— 37	+ 17
Bank debits (thousands)	$ 5,301	— 8	**
End-of-month deposits (thousands)‡	$ 4,167	+ 3	— 16
Annual rate of deposit turnover	15.5	— 6	+ 22
Employment (area)	447,900	**	+ 2
Manufacturing employment (area)	95,225	**	+ 1
Percent unemployed (area)	4.5	— 10	+ 22

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
McKINNEY (pop. 13,763)			
Postal receipts*	$ 3,633	— 7	— 10
Building permits, less federal contracts	$ 59,630	— 87	— 51
Bank debits (thousands)	$ 12,217	+ 28	+ 16
End-of-month deposits (thousands)‡	$ 9,724	+ 10	+ 5
Annual rate of deposit turnover	15.8	+ 22	+ 15
MEXIA (pop. 6,121)			
Postal receipts*	$ 4,559	+ 2	— 21
Building permits, less federal contracts	$ 16,300	— 16	+133
Bank debits (thousands)	$ 3,658	+ 2	+ 2
End-of-month deposits (thousands)‡	$ 4,726	+ 2	**
Annual rate of deposit turnover	9.4	+ 1	+ 3
MIDLAND (pop. 62,625)			
Postal receipts	$ 77,226	— 14	— 4
Building permits, less federal contracts	$ 1,333,926	— 7	+ 69
Bank debits (thousands)	$ 108,403	— 4	+ 14
End-of-month deposits (thousands)‡	$ 93,724	— 2	+ 7
Annual rate of deposit turnover	13.7	— 4	+ 11
Employment (area)	55,300	+ 2	+ 4
Manufacturing employment (area)	2,320	— 1	+ 1
Percent unemployed (area)	2.9	— 19	— 34
MIDLOTHIAN (pop. 1,521)			
Building permits, less federal contracts	$ 65,550	+458	+488
Bank debits (thousands)	$ 1,455	+ 22	+ 14
End-of-month deposits (thousands)‡	$ 1,722	+ 19	+ 10
Annual rate of deposit turnover	11.0	+ 12	+ 8
MINERAL WELLS (pop. 11,053)			
Retail sales	— 3†	— 18	— 16
Automotive stores	— 10†	— 32	— 38
Postal receipts*	$ 12,070	+ 20	+ 36
Building permits, less federal contracts	$ 18,575	+337	— 47
MISSION (pop. 14,081)			
Postal receipts*	$ 7,379	+ 28	— 11
Building permits, less federal contracts	$ 28,350	— 47	— 3
Bank debits (thousands)	$ 11,057	— 13	— 7
End-of-month deposits (thousands)‡	$ 8,551	— 7	— 4
Annual rate of deposit turnover	15.0	— 9	— 3
MONAHANS (pop. 8,567)			
Postal receipts*	$ 7,232	+ 1	— 5
Building permits, less federal contracts	$ 31,152	+ 1	+269
Bank debits (thousands)	$ 8,586	— 6	— 3
End-of-month deposits (thousands)‡	$ 7,496	— 1	+ 7
Annual rate of deposit turnover	13.7	— 7	— 9
MUENSTER (pop. 1,190)			
Retail sales			
Automotive stores	— 10†	+ 32	— 1
Postal receipts*	$ 1,037	— 7	— 4
Building permits, less federal contracts	$ 44,500	— 80	+ 85
Bank debits (thousands)	$ 2,149	+ 5	+ 25
End-of-month deposits (thousands)‡	$ 1,819	— 4	— 3
Annual rate of deposit turnover	13.9	+ 7	+ 24
NACOGDOCHES (pop. 12,674)			
Retail sales			
Apparel stores	+ 11†	— 7	+ 16
Postal receipts*	$ 12,529	— 15	— 1
Building permits, less federal contracts	$ 125,478	+ 40	+189
Bank debits (thousands)	$ 14,701	— 5	+ 5
End-of-month deposits (thousands)‡	$ 15,342	— 4	+ 10
Annual rate of deposit turnover	11.2	— 5	— 7
NEDERLAND (pop. 12,036)			
Building permits, less federal contracts	$ 192,650	+ 57	+ 55
Bank debits (thousands)	$ 3,754	— 13	.....
End-of-month deposits (thousands)‡	$ 5,055	— 4	.....
Annual rate of deposit turnover	8.7	— 12	.....

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
NEW BRAUNFELS (pop. 15,631)			
Postal receipts*	$ 15,382	— 4	+ 13
Building permits, less federal contracts	$ 113,575	+ 71	— 17
Bank debits (thousands)	$ 11,095	— 8	+ 13
End-of-month deposits (thousands)‡	$ 11,847	+ 5	+ 10
Annual rate of deposit turnover	11.5	— 12	+ 10
ODESSA (pop. 80,338)			
Retail sales			
Furniture and household appliance stores	— 10†	— 31	— 4
Postal receipts*	$ 64,513	— 1	— 8
Building permits, less federal contracts	$ 1,005,654	+ 11	+ 53
Bank debits (thousands)	$ 74,618	+ 5	+ 8
End-of-month deposits (thousands)‡	$ 69,814	+ 14	+ 14
Annual rate of deposit turnover	13.7	— 1	— 1
Employment (area)	55,300	+ 2	+ 4
Manufacturing employment (area)	2,320	— 1	+ 1
Percent unemployed (area)	2.9	— 19	— 34
ORANGE (pop. 25,605)			
Retail sales			
Apparel stores	+ 11†	— 16	**
Postal receipts*	$ 21,172	**	+ 7
Building permits, less federal contracts	$ 209,084	— 9	+ 20
Bank debits (thousands)	$ 24,480	— 6	— 1
End-of-month deposits (thousands)‡	$ 20,538	— 2	+ 5
Annual rate of deposit turnover	14.2	— 5	— 5
Employment (area)	108,400	+ 1	+ 1
Manufacturing employment (area)	34,370	+ 1	**
Percent unemployed (area)	7.0	**	+ 25
PALESTINE (pop. 13,974)			
Postal receipts*	$ 12,458	+ 14	— 15
Building permits, less federal contracts	$ 174,016	+ 1	— 18
Bank debits (thousands)	$ 10,755	+ 5	+ 13
End-of-month deposits (thousands)‡	$ 14,501	+ 1	+ 7
Annual rate of deposit turnover	9.0	+ 3	+ 7
PAMPA (pop. 24,664)			
Retail sales	— 3†	— 13	— 7
Automotive stores	— 10†	— 15	+ 10
Eating and drinking places	— 5†	— 13	— 5
Lumber, building material, and hardware stores	— 5†	— 6	— 22
Postal receipts*	$ 22,024	— 1	+ 3
Building permits, less federal contracts	$ 66,025	— 29	— 83
Bank debits (thousands)	$ 24,006	+ 1	+ 4
End-of-month deposits (thousands)‡	$ 21,124	— 1	— 13
Annual rate of deposit turnover	13.6	+ 5	+ 17
PARIS (pop. 20,977)			
Retail sales	— 3†	— 3	— 2
Automotive stores	— 10†	— 10	— 7
Lumber, building material, and hardware stores	— 5†	+ 3	— 19
Postal receipts*	$ 18,859	— 1	+ 9
Building permits, less federal contracts	$ 331,436	— 25	+239
Bank debits (thousands)	$ 17,516	+ 7	+ 5
End-of-month deposits (thousands)‡	$ 12,669	— 1	+ 2
Annual rate of deposit turnover	16.5	+ 9	+ 2
PASADENA (pop. 58,737)			
Postal receipts*	$ 31,423	+ 4	— 15
Building permits, less federal contracts	$ 672,600	— 30	— 43
Bank debits (thousands)	$ 36,042	— 8	+ 6
End-of-month deposits (thousands)‡	$ 21,827	+ 3	— 9
Annual rate of deposit turnover	20.1	— 11	+ 9
Employment (area)	514,300	— 1	+ 2
Manufacturing employment (area)	92,900	— 1	— 2
Percent unemployed (area)	4.6	— 2	+ 2

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
PHARR (pop. 14,106)			
Postal receipts*	$ 5,276	+ 9	+ 1
Building permits, less federal contracts	$ 46,740	+ 61	— 43
Bank debits (thousands)	$ 3,772	— 17	— 12
End-of-month deposits (thousands)‡	$ 3,428	— 27	— 14
Annual rate of deposit turnover	11.1	— 13	— 3
PILOT POINT (pop. 1,254)			
Building permits, less federal contracts	$ 6,000	— 14	+ 82
Bank debits (thousands)	$ 1,030	+ 31	.....
End-of-month deposits (thousands)‡	$ 1,706	+ 26	.....
Annual rate of deposit turnover	8.1	+ 16	.....
PLAINVIEW (pop. 18,735)			
Retail sales	— 3†	— 19	— 10
Apparel stores	+ 11†	+ 7	+ 5
Automotive stores	— 10†	— 26	— 12
Postal receipts*	$ 17,666	— 7	— 1
Building permits, less federal contracts	$ 367,700	— 38	+ 59
Bank debits (thousands)	$ 31,130	+ 3	— 4
End-of-month deposits (thousands)‡	$ 21,852	— 3	**
Annual rate of deposit turnover	16.8	+ 5	— 4
PLANO (pop. 3,695)			
Postal receipts*	$ 3,821	+ 1	— 4
Building permits, less federal contracts	$ 450,878	— 44	+220
Bank debits (thousands)	$ 2,182	+ 6	— 11
PORT ARTHUR (pop. 66,676)			
Retail sales	— 3†	— 26	— 18
Automotive stores	— 10†	— 32	— 32
Food stores	+ 1†	+ 2	— 1
Furniture and household appliance stores	— 10†	— 39	+ 4
Postal receipts*	$ 49,143	+ 12	— 2
Building permits, less federal contracts	$ 352,000	— 2	— 23
Bank debits (thousands)	$ 62,328	— 5	+ 1
End-of-month deposits (thousands)‡	$ 43,141	— 2	+ 2
Annual rate of deposit turnover	17.2	— 3	— 2
Employment (area)	108,400	+ 1	+ 1
Manufacturing employment (area)	34,370	+ 1	**
Percent unemployed (area)	7.0	**	+ 25
PORT ISABEL (pop. 3,575)			
Postal receipts*	$ 1,868	— 2	— 7
Building permits, less federal contracts	$ 300	— 90	—100
Bank debits (thousands)	$ 836	— 16	+ 35
End-of-month deposits (thousands)‡	$ 850	+ 19	+ 76
Annual rate of deposit turnover	12.8	— 26	— 18
PORT NECHES (pop. 8,696)			
Postal receipts*	$ 6,286	+ 2	+ 4
Building permits, less federal contracts	$ 46,915	— 41	— 30
Bank debits (thousands)	$ 8,492	+ 16	— 5
End-of-month deposits (thousands)‡	$ 6,646	+ 20	.....
Annual rate of deposit turnover	16.7	+ 5	.....
RAYMONDVILLE (pop. 9,385)			
Postal receipts*	$ 5,443	— 29	+ 2
Building permits, less federal contracts	$ 300	— 99	— 95
Bank debits (thousands)	$ 8,930	— 48	— 24
End-of-month deposits (thousands)‡	$ 8,660	— 19	**
Annual rate of deposit turnover	11.1	— 46	— 26
ROBSTOWN (pop. 10,266)			
Postal receipts*	$ 6,156	+ 18	— 9
Building permits, less federal contracts	$ 27,800	**	— 55
Bank debits (thousands)	$ 15,199	— 22	.....
End-of-month deposits (thousands)‡	$ 11,409	— 3	.....
Annual rate of deposit turnover	15.7	— 30	.....

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
ROCKDALE (pop. 4,481)			
Postal receipts*	$ 3,164	— 9	**
Building permits, less federal contracts	$ 11,795	— 75	— 39
Bank debits (thousands)	$ 3,820	+ 2	— 7
End-of-month deposits (thousands)‡	$ 5,626	+ 4	+ 1
Annual rate of deposit turnover	8.3	**	— 7
SAN ANGELO (pop. 58,815)			
Retail sales	— 3†	— 11	**
Jewelry stores		— 22	**
Postal receipts*	$ 69,823	+ 1	**
Building permits, less federal contracts	$ 456,404	— 79	— 61
Bank debits (thousands)	$ 54,812	— 1	— 1
End-of-month deposits (thousands)‡	$ 48,135	— 1	+ 4
Annual rate of deposit turnover	13.7	— 1	— 4
Employment (area)	19,850	+ 1	— 4
Manufacturing employment (area)	2,760	— 4	— 13
Percent unemployed (area)	4.7	— 4	+ 4
SAN ANTONIO (pop. 587,718)			
Retail sales	+ 7†	— 12	— 8
Apparel stores	+ 10†	— 13	— 6
Automotive stores	— 6†	— 27	— 19
Drug stores	— 2†	+ 1	+ 3
Eating and drinking places	— 9†	— 14	— 4
Food stores	— 7†	**	— 8
Furniture and household appliance stores	— 8†	— 18	+ 8
Gasoline and service stations	— 2†	+ 6	+ 4
General merchandise stores	— 6†	— 17	— 8
Lumber, building material, and hardware stores	— 8†	— 28	— 13
Nurseries		+ 16	+ 14
Postal receipts*	$ 623,733	— 9	+ 3
Building permits, less federal contracts	$ 5,100,510	— 16	— 27
Bank debits (thousands)	$ 604,235	— 11	**
End-of-month deposits (thousands)‡	$ 383,405	— 1	+ 3
Annual rate of deposit turnover	18.8	— 8	— 5
Employment (area)	207,000	+ 1	+ 2
Manufacturing employment (area)	23,600	**	— 8
Percent unemployed (area)	4.9	— 11	+ 29
SAN JUAN (pop. 4,371)			
Postal receipts*	$ 1,674	— 1	— 7
Building permits, less federal contracts	$ 13,850	— 25	— 63
Bank debits (thousands)	$ 1,968	— 18	— 34
End-of-month deposits (thousands)‡	$ 2,047	— 14	+ 12
Annual rate of deposit turnover	10.7	— 17	— 48
SAN MARCOS (pop. 12,713)			
Postal receipts*	$ 8,187	— 15	+ 14
Building permits, less federal contracts	$ 15,685	— 56	— 33
Bank debits (thousands)	$ 7,112	+ 1	— 5
End-of-month deposits (thousands)‡	$ 8,601	+ 8	— 1
Annual rate of deposit turnover	10.3	**	— 6
SAN SABA (pop. 2,728)			
Postal receipts*	$ 2,156	— 4	— 10
Bank debits (thousands)	$ 4,984	+ 24	+ 42
End-of-month deposits (thousands)‡	$ 4,914	+ 2	+ 5
Annual rate of deposit turnover	12.3	+ 22	+ 37
SEAGOVILLE (pop. 3,745)			
Postal receipts*	$ 2,841	+ 46	+ 31
Building permits, less federal contracts	$ 31,258	+768	+190
Bank debits (thousands)	$ 1,827	— 6	+ 6
End-of-month deposits (thousands)‡	$ 1,263	+ 5	+ 3
Annual rate of deposit turnover	17.8	— 6	**
SEGUIN (pop. 14,299)			
Postal receipts*	$ 10,062	+ 2	— 8
Building permits, less federal contracts	$ 45,950	— 48	— 52
Bank debits (thousands)	$ 10,090	+ 9	+ 2
End-of-month deposits (thousands)‡	$ 14,464	+ 5	+ 3
Annual rate of deposit turnover	8.6	+ 5	+ 2

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
SHERMAN (pop. 24,988)			
Retail sales	— 3†	— 21	— 9
Apparel stores	+ 11†	— 16	— 5
Automotive stores	— 10†	— 23	— 23
Furniture and household appliance stores	— 10†	— 46	— 27
Lumber, building material, and hardware stores	— 5†	**	+ 56
Postal receipts*	$ 23,647	— 12	— 17
Building permits, less federal contracts	$ 188,851	— 66	— 9
Bank debits (thousands)	$ 25,802	— 2	+ 4
End-of-month deposits (thousands)‡	$ 18,640	**	+ 4
Annual rate of deposit turnover	16.6	— 1	— 3
SILSBEE (pop. 6,277)			
Postal receipts*	$ 5,672	— 10	+ 13
Bank debits (thousands)	$ 3,819	+ 1	— 2
End-of-month deposits (thousands)‡	$ 5,125	+ 3	+ 4
Annual rate of deposit turnover	9.1	+ 1	— 6
SINTON (pop. 6,008)			
Postal receipts*	$ 4,827	— 59	— 39
Building permits, less federal contracts	$ 12,113	— 21	+ 68
Bank debits (thousands)	$ 5,270	— 16	— 4
End-of-month deposits (thousands)‡	$ 5,351	— 2	— 18
Annual rate of deposit turnover	11.7	— 20	+ 14
SLATON (pop. 6,568)			
Postal receipts*	$ 3,385	+ 6	+ 34
Building permits, less federal contracts	$ 134,063	+199	+219
Bank debits (thousands)	$ 3,222	+ 17	+ 17
End-of-month deposits (thousands)‡	$ 3,467	+ 6	+ 8
Annual rate of deposit turnover	11.5	+ 17	+ 14
Employment (area)	51,100	+ 3	— 5
Manufacturing employment (area)	5,230	— 1	— 4
Percent unemployed (area)	4.5	— 15	+ 18
SMITHVILLE (pop. 2,933)			
Postal receipts*	$ 1,532	+ 4	— 11
Building permits, less federal contracts	$ 19,500	+2900	+ 70
Bank debits (thousands)	$ 990	— 15	— 1
End-of-month deposits (thousands)‡	$ 2,170	+ 4	— 4
Annual rate of deposit turnover	5.6	— 16	+ 4
SNYDER (pop. 13,850)			
Postal receipts	$ 11,307	— 13	— 8
Building permits, less federal contracts	$ 85,500	+ 59	+128
Bank debits (thousands)	$ 11,983	+ 2	**
End-of-month deposits (thousands)‡	$ 16,175	+ 2	+ 22
Annual rate of deposit turnover	9.0	— 6	— 17
SOUTH HOUSTON (pop. 7,523)			
Building permits, less federal contracts	$ 87,415	— 1	+ 27
Bank debits (thousands)	$ 3,786	+ 15	+ 7
End-of-month deposits (thousands)‡	$ 2,819	+ 10	+ 13
Annual rate of deposit turnover	16.9	+ 10	+ 4
SULPHUR SPRINGS (pop. 9,160)			
Postal receipts*	$ 8,758	+ 15	+ 21
Building permits, less federal contracts	$ 41,265	— 48	— 91
Bank debits (thousands)	$ 10,657	+ 1	+ 13
End-of-month deposits (thousands)‡	$ 12,936	+ 1	+ 7
Annual rate of deposit turnover	9.9	— 1	+ 5
SWEETWATER (pop. 13,914)			
Retail sales			
Automotive stores	— 10†	— 23	— 23
Postal receipts*	$ 9,182	— 34	— 7
Building permits, less federal contracts	$ 52,680	+ 31	— 85
Bank debits (thousands)	$ 9,971	+ 1	— 2
End-of-month deposits (thousands)‡	$ 9,482	+ 1	— 2
Annual rate of deposit turnover	12.7	+ 2	+ 1

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
TAYLOR (pop. 9,434)			
Retail sales			
Automotive stores	— 10†	— 27	— 25
Postal receipts* $	7,217	+ 2	— 24
Building permits, less federal contracts $	11,335	— 86	— 92
Bank debits (thousands) $	11,522	+ 46	+ 1
End-of-month deposits (thousands)‡ $	14,052	+ 14	+ 4
Annual rate of deposit turnover	10.5	+ 31	— 2
TEMPLE (pop. 30,419)			
Retail sales	— 3†	— 12	+ 8
Apparel stores	+ 11†	+ 10	+ 8
Furniture and household appliance stores	— 10†	— 41	+ 23
Lumber, building material, and hardware stores	— 5†	— 8	+ 12
Postal receipts* $	33,583	— 2	— 2
Building permits, less federal contracts $	404,787	+ 1	— 15
Bank debits (thousands) $	26,378	+ 5	— 4
TERRELL (pop. 13,803)			
Postal receipts* $	7,238	— 6	+ 6
Building permits, less federal contacts $	46,475	— 37	— 3
Bank debits (thousands) $	8,228	+ 8	— 5
End-of-month deposits (thousands)‡ $	7,250	**	+ 5
Annual rate of deposit turnover	13.6	+ 6	— 9
TEXARKANA, TEX. (pop. 30,218)			
Retail sales			
Apparel stores	+ 11†	**	— 4
Furniture and household appliance stores	— 10†	— 15	— 18
Postal receipts*§ $	47,404	— 11	+ 9
Building permits, less federal contracts§ $	195,687	+ 18	— 12
Bank debits (thousands)§ $	54,592	+ 3	+ 5
End-of-month deposits (thousands)‡ $	16,598	— 1	— 2
Annual rate of deposit turnover§	17.0	+ 4	+ 4
Employment (area)	29,250	+ 1	— 1
Manufacturing employment (area)	3,940	+ 1	— 1
Percent unemployed (area)	7.5	— 3	+ 17
TEXAS CITY (pop. 32,065)			
Postal receipts* $	14,471	— 29	— 12
Building permits, less federal contracts $	53,435	— 88	— 84
Bank debits (thousands) $	16,560	— 25	— 16
End-of-month deposits (thousands)‡ $	13,098	+ 9	+ 18
Annual rate of deposit turnover	15.8	— 28	— 27
Employment (area)	52,600	**	+ 2
Manufacturing employment (area)	10,630	**	— 2
Percent unemployed (area)	8.7	— 4	+ 36
TOMBALL (pop. 1,713)			
Building permits, less federal contracts $	6,000	**	.....
Bank debits (thousands) $	6,258	— 8	+ 8
End-of-month deposits (thousands)‡ $	6,335	+ 25	+ 11
Annual rate of deposit turnover	13.2	— 13	+ 1
TYLER (pop. 51,230)			
Retail sales	— 3†	— 21	— 3
Apparel stores	+ 11†	— 9	+ 15
Florists	.....	— 6	— 7
Postal receipts $	79,185	— 7	— 3
Building permits, less federal contracts $	1,085,890	+ 39	+ 51
Bank debits (thousands) $	82,928	— 6	**
End-of-month deposits (thousands)‡ $	61,426	+ 1	+ 7
Annual rate of deposit turnover	16.3	— 6	— 7
UVALDE (pop. 10,293)			
Postal receipts* $	8,385	+ 17	+ 2
Building permits, less federal contracts $	69,466	+ 35	— 51
Bank debits (thousands) $	11,517	+ 15	+ 12
End-of-month deposits (thousands)‡ $	9,279	+ 2	+ 22
Annual rate of deposit turnover	15.0	+ 10	— 8

Local Business Conditions

City and item	Sept 1961	Percent change: Sept 1961 from Aug 1961	Percent change: Sept 1961 from Sept 1960
VERNON (pop. 12,141)			
Postal receipts* $	10,271	— 7	+ 16
Building permits, less federal contracts $	189,230	— 35	+ 35
Bank debits (thousands) $	14,326	**	+ 24
End-of-month deposits (thousands)‡ $	18,900	— 1	+ 2
Annual rate of deposit turnover	9.1	+ 2	+ 23
VICTORIA (pop. 33,047)			
Retail sales	— 3†	— 7	+ 2
Automotive stores	— 10†	— 12	— 3
Food stores	+ 1†	+ 3	+ 6
Furniture and household appliance stores	— 10†	— 25	+ 2
Postal receipts* $	29,575	— 4	+ 5
Building permits, less federal contracts $	1,586,350	+274	+536
Bank debits (thousands) $	55,638	— 10	+ 2
End-of-month deposits (thousands)‡ $	74,599	— 1	+ 3
Annual rate of deposit turnover	8.9	— 10	+ 1
WACO (pop. 97,808)			
Retail sales	— 3†	— 17	— 6
Apparel stores	+ 11†	+ 4	— 1
Furniture and household appliance stores	— 10†	— 28	— 28
General merchandise stores	+ 2†	— 12	+ 2
Lumber, building material, and hardware stores	— 5†	— 48	— 30
Postal receipts* $	145,775	**	— 9
Building permits, less federal contracts $	787,593	+ 1	— 30
Bank debits (thousands) $	111,394	+ 6	+ 4
End-of-month deposits (thousands)‡ $	67,179	— 2	— 2
Annual rate of deposit turnover	19.8	+ 8	+ 6
Employment (area)	48,550	+ 2	**
Manufacturing employment (area)	9,850	— 1	— 3
Percent unemployed (area)	5.0	— 7	+ 25
WAXAHACHIE (pop. 12,749)			
Postal receipts* $	10,091	— 13	+ 6
Building permits, less federal contracts $	60,715	+ 51	+111
Bank debits (thousands) $	12,549	+ 57	+ 32
End-of-month deposits (thousands)‡ $	13,811	+ 53	+ 41
Annual rate of deposit turnover	13.2	+ 22	+ 12
WEATHERFORD (pop. 9,759)			
Postal receipts* $	8,212	— 14	— 11
Building permits, less federal contracts $	55,361	+ 14	— 8
End-of-month deposits (thousands)‡ $	14,047	— 3	+ 2
WESLACO (pop. 15,649)			
Postal receipts* $	8,219	+ 20	+ 3
Building permits, less federal contracts $	142,650	— 45	+ 36
Bank debits (thousands) $	8,912	— 20	— 2
End-of-month deposits (thousands)‡ $	7,723	— 9	+ 20
Annual rate of deposit turnover	11.9	— 23	— 20
WICHITA FALLS (pop. 101,724)			
Retail sales	— 3†	— 25	**
Apparel stores	+ 11†	— 4	— 2
Automotive stores	— 10†	— 22	+ 1
Eating and drinking places	— 5†	— 15	— 9
Furniture and household appliance stores	— 10†	— 53	— 19
Lumber, building material, and hardware stores	— 5†	— 18	+ 12
Postal receipts $	116,846	+ 1	+ 2
Building permits, less federal contracts $	1,288,922	— 13	+ 17
Bank debits (thousands) $	113,981	— 2	+ 3
End-of-month deposits (thousands)‡ $	103,991	+ 5	+ 9
Annual rate of deposit turnover	13.3	— 4	— 4
Employment (area)	45,450	**	+ 8
Manufacturing employment (area)	3,700	— 1	— 1
Percent unemployed (area)	4.3	— 7	— 4

BAROMETERS OF TEXAS BUSINESS

All figures are for Texas unless otherwise indicated. All indexes are based on the average months for 1947–49, except where indicated; all are adjusted for seasonal variation, except annual indexes. Employment estimates are Texas Employment Commission data in cooperation with the Bureau of Labor Statistics. The index of Texas Business Activity is based on bank debits in 20 cities, adjusted for price level. An asterisk (*) indicates preliminary data subject to revision. Revised data are marked (r).

	Sept 1961	Aug 1961	Sept 1960	Year-to-date average 1961	Year-to-date average 1960
GENERAL BUSINESS ACTIVITY					
Texas business activity, index	234	256	229	238	228
Miscellaneous freight carloadings in SW District, index	70	76	76	75	79
Ordinary life insurance sales, index	402	400	431	395	411
Wholesale prices in U.S., unadjusted index	118.8	119.0	119.2	119.2	119.5
Consumers' prices in Houston, unadjusted index	.....	126.3	.....	125.8	125.6
Consumers' prices in U.S., unadjusted index	128.4	128.0	126.8	127.7	126.2
Income payments to individuals in U.S. (billions, at seasonally adjusted annual rate)	$ 420.2*	$ 414.4r	$ 405.5	$ 412.8*	$ 401.5r
Business failures (number)	35	57	39	50	41
Newspaper lineage, index	169.4	172.5	175.5	166.7	174.4
TRADE					
Total retail sales, index, 1957–59=100	105*	113r	105r	.....	.....
Durable-goods sales, index, 1957–59=100	100*	121r	106r	.....	.....
Nondurable-goods sales, index, 1957–59=100	108*	109r	105r	.....	.....
Ratio of credit sales to net sales in department and apparel stores	72.1*	69.5*	72.2r	70.6*	70.9r
Ratio of collections to outstandings in department and apparel stores	33.1*	30.2*	34.1r	34.8*	35.7r
PRODUCTION					
Total electric power consumption, index	452*	462r	439r	417*	408r
Industrial electric power consumption, index	394*	397r	381r	388*	399r
Crude oil production, index	109.2*	108.4r	106.6	109.4*	109.5
Crude oil runs to stills, index	128	148	143	147	148
Industrial production in U.S., index	169	171	162	163	166
Texas industrial production—total index	172	179	174	175	173
Texas industrial production—manufacturing index	209	225r	216	219	216
Texas industrial production—durable goods, index	249	260r	252	254	250
Texas industrial production—nondurable goods, index	191	209	200	203	201
Texas mineral production, index	136	135r	132	132	131
Average daily production per oil well	12.9	12.5	12.5	12.9	13.0
Construction authorized, index, 1957–59=100	95.9	152.3r	103.2	112.0	106.1
Residential building, 1957–59=100	105.2	126.6r	87.7	99.9	92.8
Nonresidential building, 1957–59=100	76.7	198.1	124.2	130.8	128.3
AGRICULTURE					
Prices received by farmers, unadjusted index, 1910–14=100	262	262	242	253	245
Prices paid by farmers in U.S., unadjusted index, 1910–14=100	301	301	298	301	299
Ratio of Texas farm prices received to U.S. prices paid by farmers	87	87	82	84	82
FINANCE					
Bank debits, index	278	305	273	283	272
Bank debits, U.S., index	257	273	251	260	242
Reporting member banks, Dallas Reserve District:					
Loans (millions)	$ 3,122	$ 3,058	$ 2,922	$ 3,022	$ 2,871
Loans and investments (millions)	$ 5,257	$ 5,003	$ 4,585	$ 4,941	$ 4,497
Adjusted demand deposits (millions)	$ 2,785	$ 2,790	$ 2,647	$ 2,747	$ 2,656
Revenue receipts of the State Comptroller (thousands)	$ 83,998	$ 93,809	$ 78,731	$106,386	$106,314
Federal internal revenue receipts (thousands)	$211,767	$360,126	$204,569	$293,666	$272,270
LABOR					
Total nonagricultural employment (thousands)	2,560.3*	2,559.2r	2,551.8r	2,541.4*	2,635.7r
Total manufacturing employment (thousands)	485*	488.3r	490.8r	483.7*	491.5r
Durable-goods employment (thousands)	230.6*	232.0r	232.5r	228.8*	234.1r
Nondurable-goods employment (thousands)	254.0*	256.3r	258.3r	254.8*	257.3r
Average weekly earnings—Manufacturing, index	178.3	185.3	176.2	180.5	175.6
Average weekly hours (1957–59=100)—Manufacturing, index	95.9*	100.5r	99.5	99.6*	100.1

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